AMERICA'S HOUSING NEEDS: 1970 to 1980

Joint Center for Urban Studies
of the
Massachusetts Institute of Technology
and Harvard University

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CHAPTER 1

INTRODUCTION

This report describes several products of a research project at the M.I.T.- Harvard Joint Center for Urban Studies. The goal of the overall project is to estimate likely residential construction (by type of unit) and probable living conditions of households (by type of house) for each region of the country over the next ten years. It is our intention to make the methods and data developed by the project directly useful to policy makers in government and industry for their assessments of the likely effectiveness of housing programs. We also hope the analysis will be useful in anticipating the magnitude and location of the demand for labor, mortgage capital, land, building materials, and so forth.

The components of the project described in this report are the result of our initial data gathering and projection efforts. They include:

1. A review of one of the better-known previous attempts to do similar kinds of analyses--the Kaiser Committee studies.
2. Estimates of the growth of each standard metropolitan statistical area (SMSA) in the United States and of the non-metropolitan portions of each state from 1970 to 1980.
3. Estimates of the market need for construction which is likely to result during the 1970s in the absence of any significant government production programs, and assuming that economic conditions in regard to construction will be similar to those in the 1960s.
4. Estimates of the extent to which households were inadequately housed, for one reason or another, in each SMSA as of 1970.

5. Recent shifts in preferences for neighborhoods and types of units (based on 900 in-depth interviews in Boston and Kansas City) which could significantly alter the pattern of future residential construction.

Our approach in general has been to build from the bottom up. We have attempted to understand what is going on in the small and then to aggregate. This approach is necessary because of the great variety among housing markets across the country. We thus focus our attention on what kinds of households are living in what kinds of housing units in what kinds of neighborhoods in each metropolitan area in the United States (and in the non-metropolitan portions of each state), and why. We are also interested in understanding what determines the level, the location, and the composition of housing starts.

The approach is very behavioral. We have chosen to isolate and predict directly the behavior of each of several actors engaged in a number of local phenomena. We are interested in changes in life-style that affect a household's choice of housing unit--the tendency of young and elderly people to live apart from their families, the increasing desire for a second home, and the decreasing satisfaction with older urban and suburban neighborhoods. And we care about shifts in the balances between construction costs, incomes, desired vacancy rates, interest rates, land costs, and local attitudes toward growth and land use, all of which affect what gets built where, and for whom.

A final characteristic of the overall project is its focus on long-term structural changes rather than on cyclical swings. As a rule, we have not paid much attention to phenomena that average out over a decade. Cyclical swings in the capital markets, for example, and quarterly turning points for housing starts are not grist for our particular mill. Basic, long-term shortages in the availability of mortgage capital are.

The estimates of construction during the 1970s presented in this report have been broken into two main components: (1) construction to meet the needs of additional households that will form during the period, and (2) construction in excess of this purely demographic increase to meet other market needs. As indicated above, our estimates assume that there will be very little "non-market" (i.e., public) construction during the 1970s.

In total, 14.3 million net new households are expected to form during the 1970s. Different areas will experience greatly differing rates of growth, the South and West containing most of the "boom" communities. Growth rates must be viewed with caution, however. Because of their large base, the Eastern and Midwestern areas will still account for a substantial share of the absolute increase.

Since World War II, on the average, total construction has exceeded construction needed simply to accommodate demographic increase by a ratio of about 1.5 to 1. That is, for every two units built to make room for a new household, a third has been built for some other purpose. This other component of market need consists, in our analysis, of (a) units to maintain an adequate level of vacancies, (b) second homes, (c) units built to replace others lost "accidentally" (storms, floods, highway construction), and (d) those units built to meet the demand for newer, more modern, better situated housing. In total, an additional 9.0 million units are likely to be built for these "other" purposes over the ten-year period from 1970 to 1980, yielding a total of 23.3 million units or 1.62 times the corresponding demographic increase.

A household can be inadequately housed, or "housing-poor," for several reasons. Chapter 4 defines such deprivation in terms of (a) the condition of the unit, (b) the ability of the household to afford the unit, (c) overcrowding, and (d) the location of the unit. No estimate is available at this time of deprivation that results from the location of the unit. But, turning to the other three categories, 6.9 million households suffered as a result of the physical inadequacy of their unit in 1970 and an additional 6.2 million households were burdened either by the excessive cost or by the inadequate size of the unit, yielding a total of 13.1 million "housing-poor" households. The patterns of deprivation vary a great deal across the country. Some difficulties, such as inadequate plumbing, are serious in some areas, insignificant in others. Other difficulties, such as excessive rent burdens, are found everywhere.

It should be noted that the estimate of total private construction between 1970 and 1980 (23.3 million units) and the estimate of deprivation in 1970 (13.1 million households) in no sense "add" to a total housing goal. They are two very different kinds of estimates. An unknown part of the estimated deprivation in 1970 will undoubtedly be satisfied through new residential construction during the decade. However, some forms of deprivation--particularly that associated with neighborhoods--may well increase. This report makes no estimate of the total likely deprivation in 1980 if 23.3 million units are built between 1970 and 1980.

Underlying most changes in the housing stock are the preferences and aspirations of individuals for more satisfying housing in more satisfying neighborhoods. Our analysis of the interviews with households in Boston and Kansas City reveals considerable present dissatisfaction with the neighborhood among middle- and working-class families, especially the latter, and to a lesser extent dissatisfaction with their present housing unit. Our estimate of 9.0 million units of "excess" construction could, therefore, be low if economic conditions for new construction remain favorable. The interviews suggest that the standard Census definitions of overcrowding (persons per room) and excessive financial burden (rent-to-income ratio) are related only indirectly to the "problems" experienced by households; a better approach is proposed, taking into account family size, income, and life stage. The interviews also suggest that the activities of federal, state, and local governments in the areas of low-cost housing and school integration could have a considerable effect on the overall stability of urban neighborhoods.

An estimate of the number of physically standard and substandard units that will exist in 1980 -- our only attempt at making projections of deprivation of any kind in this report -- is presented in an appendix. The results show that the rate of decrease in the number of substandard units which was experienced over the past twenty years will slow down, leaving 78.8 million standard units and 5.0 million substandard units in the 1980 stock.

Beyond these particular considerations, several general themes have emerged from our analysis thus far:

1. Previous estimates of the number of housing-poor households have been low.

2. The nature of housing deprivation is shifting rapidly away from problems associated with the structure itself and in the direction of problems associated with the cost of a unit relative to the ability of a household to pay for it.

3. The focus in the recent past on units rather than on households -- and a corresponding emphasis on meeting a national goal for the production of new units -- has not been, and will not be, adequate to satisfy the mandate of the 1949 and the 1968 Housing Acts: "A decent home and a suitable living environment for every American family."

4. Each metropolitan and rural area constitutes a different housing market with a different set of housing problems requiring a different size and mix of programs. No single, uniform national policy or program will do the job.

Although our findings to date provide a number of useful insights, much remains to be done before we have a satisfactory understanding of the housing situation in America. We need to know what kinds of units will be demanded as well as how many. We need a much better feeling for the effect of neighborhood on housing choice. We need to have a far more accurate picture of what type of household is living in what kind of housing unit -- in each metropolitan area. We need better forecasts of metropolitan growth, particularly as it is affected by migration -- the major source of uncertainty in all such forecasts. And we need a clearer understanding of some of the changes in life-style that are now taking place and that will have a significant effect on housing demand in the future. As these more complicated pieces of the puzzle fall into place, we will be in a much better position to anticipate the demand for residential construction and to predict likely problems in each housing market, the ultimate goals toward which the project is directed.

CHAPTER 2

REVIEW OF THE KAISER COMMITTEE

In 1967, President Johnson appointed a Committee of eighteen individuals from a variety of backgrounds to recommend programs that would meet the still-unfulfilled goal of a "decent home and a suitable environment for every American family." The President's Committee on Urban Housing became known as the Kaiser Committee after its chairman, Edgar Kaiser. The report and the background studies completed for the Committee have served as the principal recent assessment of American housing needs. Because of the importance that so many people have attached to the Kaiser report, and its recommendation that 26 million units be built between 1968 and 1978, we began our work with a review of the Kaiser Committee's efforts. A very brief summary to our findings is presented in this chapter.

Many issues have been raised about the Kaiser report in the five years since it was released. Some of the criticisms are directed at the methodological and conceptual foundations of the report, while others are based on revelations from data that have become available since the report was written. The assessment of the Kaiser Committee report presented here has four parts. It includes an examination, first, of the Committee's basic objective, second, of the method of analysis employed, third, of the data used, and finally, of the policy inferences drawn from the report. These are discussed in turn.

The Basic Objective

The basic objective of the Kaiser Committee was to estimate the national housing production that would be required in order to provide a decent home for all Americans. Unfortunately, this objective focuses attention almost entirely on the production of new units and ignores alternate ways to meet the goal. It poses a second difficulty as well. Housing does not lend itself to analysis at the national level. Real estate experts generally agree that each metropolitan area is a separate housing market, and a comparison of statistics shows that conditions vary greatly among cities. Not only is it dangerous to prescribe a common set of policies for all cities, it is wrong to assume that the demographic, economic, and social components interact in roughly the same way in all cities.

The Method of Analysis

The Kaiser Committee used the traditional techniques for forecasting construction. These included forecasts of new household formation, losses (accidental or otherwise) of standard units, the replacement or rehabilitation of substandard units, and construction to maintain vacancies at some "normal" level. The number of substandard units was a direct count; the other components were projected by extending annual rates into the future. The Kaiser estimates are presented in Table 2-1.

There is no generally acceptable, rigorous method for arriving at the amount of construction required to replace units that are removed, for one reason or another,

TABLE 2-1

KAISER COMMITTEE ESTIMATES OF U.S. HOUSING CONSTRUCTION NEEDS: 1968 to 1978

Construction of New Units:	Millions of Units
Units for new households	13.4
Replacement of net removals of standard units	3.0
Allowance for vacancies	1.6
Subtotal	18.0
Replacement or Rehabilitation of Substandard Units:	
Units becoming substandard during 1968-1978	2.0
Replacement of net removals	2.0
Other substandard units in the inventory in 1966	4.7
Subtotal	8.7
Total Production Needs:	26.7

Source: The President's Committee on Urban Housing, A Decent Home (Washington: GPO, 1968), p. 40.

from the stock. These units are frequently referred to as "removals."[1] Removal rates vary by city, and are a function, among other things, of local economic activity, the extent of increase in real income, and population densities. The attempt by Kaiser to project removals at the national level was less than satisfactory. The approach taken in our work is to forecast construction (rather than removals) for each SMSA on the basis of changes in the components of demand.

Second, there is a methodological problem with the estimated need for 6-8 million units of housing for low- and moderate-income families. It is not clear from the text of the report how the Kaiser Committee arrived at this number. In 1966, there were 6.7 million occupied substandard units, and 7.8 million families whose incomes were too low to pay for decent housing; the number of overcrowded families was estimated at 6.1 million.[2] These numbers are all within the same range, but they do not necessarily describe the same families or the same housing units. The committee estimated that the overlap among these several forms of deprivation was no more than 40-50 percent. Therefore, the sum of the families living in substandard housing, bearing excessive rent burdens, and living in overcrowded housing should have been much greater than 6-8 million.

There is another problem with the definition of standard housing. The Kaiser Committee definition was inadequate to measure the condition of the nation's housing stock or the real extent of deprivation, and it is thus unacceptable now as a basis for projecting housing requirements. The measure was quite simply based on structural soundness and the presence or absence of plumbing facilities -- a relatively poor discriminator in urban housing since it applied to less than 5 percent of the stock in 1970. Further, the absence of plumbing is not a reliable indicator of other kinds of physical inadequacies in the unit.

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[1] For the best discussion available on removals, see Michael Sumichrast and Norman Farquhar, Demolition and Other Factors in Housing Replacement Demand (Washington, D.C.: Homebuilding Press, 1967), pp. 1-11.

[2] See A Decent Home, Report of the President's Committee on Urban Housing (Washington, D.C.: GPO, 1968), pp. 7,44.

Researchers at the M.I.T. - Harvard Joint Center for Urban Studies have been looking at measures of residential deprivation.[3] Three types of residential deprivation are defined. First, deprivation can refer to physical inadequacies of the unit. Second, it can reflect a mismatch between the unit and the household -- primarily in terms of an excessive rent burden or of overcrowding. Third, it can reflect the poor location of the unit in regard to neighborhood services or environmental attributes. Measures on each of these are needed before we can assess the adequacy of a residential environment.

The Kaiser Committee's definition of substandard housing yielded 6.7 million units in 1966. The estimates presented in this report, taking our broader definition, suggest that in 1970 there were more than 13 million households which were in some way deprived. This estimate does not include neighborhood-related factors. We believe the Kaiser report seriously understated the extent and the dimensions of housing deprivation in America.

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[3] Work on the "Residential Environment Quality Project" is being conducted by Alan Dolmatch and Harvey Schorr at the M.I.T.-Harvard Joint Center for Urban Studies.

In summary, the Kaiser Committee report did not use a methodology that allowed a sensitive analysis of the interaction among the various factors affecting the demand for new construction and the extent of deprivation in our metropolitan areas. By focusing at the national level, the effects of migration and of changes in local and regional markets were lost. The estimate of a need for 6-8 million low- and moderate-income housing units did not reflect the full extent of housing deprivation.

The Data Base

The Kaiser Committee report was based on the data available in 1968, which included the 1960 Census, the Current Population Survey reports, and the Survey of Economic Opportunity. The estimates and projections made in our present report take advantage of the 1970 Census, and other studies incorporating the Census data, which have become available since the Kaiser Committee completed its work.

The 1970 Census has revealed some trends that the Kaiser Committee could not possibly have taken into account -- more households resulting from deferred marriages and higher headship rates, for example. Lower fertility rates and more households headed by elderly persons have also changed the demographic aspects of the construction forecast.

Neither we nor the Kaiser Committee have had sufficient data to make a precise estimate of the extent of housing deprivation, nor to develop measures by which progress can be charted. The necessary data may soon be available for the first time through the Annual Housing Survey scheduled to be conducted in 1973.[4] This survey is slated to include questions on the nature of the housing stock and on changes in the inventory and the pricing of the stock. Most important, it should provide new information on which to develop an occupancy profile, which will give a detailed picture of the match between the characteristics of units and the characteristics of households. We may then be able to specify the dimensions of housing deprivation and to classify it by location, household type, etc. More information about the condition of the units will also be available.

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[4] See Office of Management and Budget, The Statistical Reporter, No. 7305 (November 1972), pp. 79-80. The first draft of the pretested questionnaire confirms the depth and scope of the proposed survey.

The Policy Inferences

Any reevaluation of the Kaiser report must review the basic assumptions of federal housing policy. Since the earliest days, it has been assumed by many policy makers that the nation's housing problems could be solved if we just built more units. This was true with the public housing program, the loan guarantee programs, the below market interest rate programs, rent supplements, and with the now-suspended interest subsidy programs.

In reviewing housing needs and housing policy, the Kaiser Committee did more than forecast the nation's construction goals. The Committee made recommendations that have become the basis of housing policy in recent years. It recommended that 26 million units be built or substantially rehabilitated, that the federal production subsidy programs be revised and expanded, and that more assistance be given to the poor so that they might obtain standard housing. The Committee also made recommendations to involve private enterprise in a partnership for housing production. We cannot find fault with the Committee recommendation for new units as the primary way to meet the demand of new households, but we do question the almost single-minded focus on new units as a solution to the problems of the housing poor. Although the use of rehabilitated housing was mentioned, not much attention was placed on policies that might have been equally useful, including the improvement of neighborhoods, limiting the number of abandonments, providing more direct financial assistance, and so on. Through the Committee's report the construction focus was firmly embedded in the public mind and in federal policy.

Summary

Our purpose in reviewing the Kaiser Committee report was not so much to criticize it as it was to understand the limitations of the Kaiser methodology and the inherent weaknesses resulting from a lack of data. The rest of this report presents several attempts on our part to overcome some of the difficulties in the Kaiser study and to lay the groundwork for a far more detailed appraisal of national housing needs.

CHAPTER 3

FORECAST OF RESIDENTIAL CONSTRUCTION

1970 -1980

Until World War II, new housing construction in the United States just about matched the formation of new households. One study placed the ratio of housing starts to household formations, from 1840 to 1939, at 1.1 to 1.[1] During the 1950s however, construction outpaced new households by 1.5 to 1, and this ratio held again through the 1960s. We have, therefore, forecast residential construction in two components: net household formations and this "other" construction in excess of household increases.

Demographic Increases

Net household formations are forecast as the sum of natural growth, headship rate increases (that is, increases in the percentage of people who form their own households), and net migration. In most areas of the United States there are considerably more young people--who will shortly reach an age when they will form households--than old people who will die or give up their households during the next decade. Said another way, the postwar "baby boom" is now reaching household age. These young people provide the basic source of "natural growth, " and it is relatively easy to project this natural growth by counting the number of people in each age group in 1970, estimating how many of them will still be alive in 1980, and multiplying by the current headship rate for that age group. This yields an estimate of the number of households in the area in 1980, assuming no change in present patterns of headship behavior, and assuming no migration.[2]

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[1] Manuel Gottlieb, Estimates of Residential Building, United States, 1840-1939 (National Bureau of Economic Research, 1964), p. 17.

During the 1960s an increasing percentage of young adults and elderly persons decided to keep their own households rather than doubling up with friends or relatives. The causes of this change have still not been established, and experts disagree over how much change to project for future years. The Census Bureau has made one set of such projections (of headship rates by age group) by fitting a curve to the most recent twelve-year period and extrapolating it forward.[3] Since that forecast was published, however, some headship rates have already reached and surpassed their projected 1980 values.[4] We have, therefore, constructed two additional forecasts of national headship rates. The "high" projection assumes that the 1970 to 1973 compound growth of headship rates will continue to 1980. The "intermediate" projection assumes that headship rates will level off in 1975 and retain their 1975 values through the end of the decade.

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[2] Precisely, the process was as follows: The number of people in each five-year age group (0-4, 5-9, . . ., 60-65+) in each SMSA and state was tabulated from the Fourth Count 1970 Census Tapes. These numbers were multiplied by the ten-year Census survival rates, from the Current Population Reports, Series P-23, No. 41, "Preliminary National Census Survival Rates, by Race and Sex, for 1960 to 1970, " to yield a 1980 estimate of the population in age groups 10-14, 15-19, and so on. (Survival rates have been relatively stable in the United States for the last three decades.) These were re-aggregated into the age groups 14-24, 25-34, 35-44, 45-64, and 65 and over.

Headship rates for the latter age groups, in each SMSA and state, were tabulated from the 1970 Fourth Count. (The headship "rate" is the proportion of people in that age group who are heads of households.) These rates were multiplied by the estimated 1980 population to yield the projected number of households, due to natural growth, in 1980.

[3] U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 476, "Demographic Projections for the United States" (February 1972), p. 9.

When the forecast 1980 headship rates are applied to the estimated 1980 population, they indicate a larger number of households than would be forecast as a result of natural growth alone. The difference is what we call "households due to headship rate increase." We have made this calculation three times, using the "high," "intermediate," and Census headship forecasts described above. Table 3-1 compares the results. The assumption about headship rates can cause a difference of 6.4 million in the forecasts of total household increase. Most of the uncertainty about headship rates is related to a recent sharp rise in the number of single-person households, especially among the young. It is possible that this rise is correlated with the increase in college attendance among this group. At the other end of the age spectrum, elderly people have increased their headship rates rapidly in recent years. More than three-fourths of all widows and widowers over sixty-five now form separate households, most of them living alone. Earlier studies have shown this to be an income-related phenomenon.[5] For the

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[4] See U. S. Bureau of the Census, Current Population Reports, Series P-20, Nos. 212, 225, 242, and 251 for estimates of population and households in 1970, 1971, 1972, and 1973, respectively.

[5] Lenore A. Epstein, "Living Arrangements and Income of the Aged, 1959," Social Security Bulletin, September 1963.

TABLE 3 - 1

FORECAST OF NEW HOUSEHOLDS:

1970 - 1980

(Millions of Households)

	Headship Forecast Series		
	"High"	"Intermediate"	Census
Headship increase	9.05	4.00	3.22
Immigration	1.40	1.30	1.30
Natural growth	9.05	9.05	9.05
Total household increase	19.96	14.35	13.58

detailed geographical tables and all subsequent analyses, we have chosen the "intermediate" forecast of headship rates. The other two components of household increase are 9.0 million due to natural growth processes and 1.3 million due to immigration from abroad.

Migration forecasts by states, including immigration from abroad, are available from several sources and are based either upon an extrapolation of recent experience (Census Bureau) or upon economic base studies (e.g., of the Bureau of Economic Analysis, or the National Planning Association).[6] These latter two sources are the most recent ones available, and they attempt to capture some of the structural shifts occurring in the U.S. economy. Unfortunately, they do not project movements within a state, nor do they provide a satisfactory breakdown by age group. We have, therefore, projected a continuation of the age distribution and share-of-state distribution that each locality experienced from 1965 to 1970.[7]

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[6] U.S. Bureau of the Census, Current Population Reports, Series P.25, No.477, "Preliminary Projections of the Population of the States: 1975 to 1990," March 1972; U.S. Bureau of Economic Analysis, Survey of Current Business, Vol. 52, No.4, "State Projections of Income, Employment and Population," April 1972; Jon Won Lee and William B.D. Hong, Regional Demographic Projections, National Planning Association, Report No. 72-R-1, October 1972.

[7] The NPA forecasts, which we used, did include a breakdown by age group, but in some states the pattern differed markedly from past experience. This could have been caused by the procedure that the NPA used to force the sum of state forecasts to agree with a national total. We chose instead to base the age distributions upon past experience, as described below. All 1965-1970 migration data were tabulated from U.S. Bureau of the Census, Subject Reports, PC (2) - 2E, "Migration Between State Economic Areas," Tables 2 and 4.

For each state economic area (SEA) and for each state a "prior" forecast of gross migration to and from other states was calculated as twice the number recorded from 1965 to 1970. The NPA forecast from 1970 to 1980 (continues)

Exhibit 3-1 at the end of this chapter tabulates the components of demographic increase (under the "intermediate" headship assumption) for regions, states, non-metropolitan parts of states, and SMSA's. Nationally, the number of households is expected to grow by 22.6 percent during the 1970s, although this rate varies considerably from one region to another. Florida, Arizona, Nevada, and Colorado have the fastest growth rates, with many of their cities projected to grow by more than one-third. Fort Lauderdale, Florida, is the fastest growing SMSA in the United States, projected to increase by more than 50 percent over the decade.

At first glance, the most stunning item in Exhibit 3-1 is the negative number, on the first page, for net migration to metropolitan areas.[8] In other words, about

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(Footnote 7 continues) for each state was then compared with that state's "prior" forecast of net migration. The difference, if any, was assumed to be composed half of increased in-migration and half of reduced out-migration. The "prior" in-migration and out-migration forecasts of each SEA within the state were increased (or decreased) proportionally so they would sum to the new estimates for the state. This process yielded a revised forecast for each SEA of gross flows to and from other states between 1970 and 1980. Migration to and from other parts of the same state was projected as twice the number recorded between 1965 and 1970.

The age distribution of migrants was estimated by a similar procedure. A "prior" forecast by age group for each SEA was calculated as twice the 1965 to 1970 experience. These "priors" for in-migrants and out-migrants were increased (or decreased) proportionally so they summed to the SEA totals calculated above.

Finally, SMSA forecasts were built up from the SEA forecasts. For each county (or fraction) in the SMSA, the 1970 population was divided by the population of its SEA to obtain a proportion. That proportion of the SEA's migration forecast was then assigned to the SMSA. Most SMSA's coincide with SEA boundaries.

[8] All migration figures in Exhibit 3-1 include net immigration from abroad, about 1.3 million households during the decade.

85,000 more households will leave metropolitan areas then will move into them. After several decades of urbanization, is the United States becoming more rural? The answer is a qualified yes. A better way to say it would be that the United States is becoming more "exurban." During the 1960s an increasing number of employers chose to locate their businesses in the suburbs, often along a beltway or other freeway. As they did, a considerable number of people moved to homes within commuting distance of these jobs but farther from the central city. These are the areas sometimes referred to as "exurbs," that is, suburbs of the suburbs. Because of the particular definition that the government uses for a metropolitan area (15 percent or more of the work force commutes to the central county), these "exurbs" are excluded from the SMSA to which they are attached.

During the 1960s this movement to the exurbs was already well established in some of the older cities, many of them in the Northeast. Now it is extending to the rest of the nation. In fact, our forecast of out-migration from metropolitan areas is probably too low. A recent Census report estimated a net out-migration of 940,000 people from metropolitan areas, principally into neighboring counties, between 1970 and 1973.[9]

Although migration is the principal source of regional differences, the age composition of the population can cause some variations. Nationally, natural growth will increase the number of households by 9.0 million, or approximately 14 percent. In some cities, with a middle-aged population, this component of growth may be near zero--it is slightly negative in Fort Lauderdale, for example. In others, the natural growth rate reaches 20-25 percent. Utah and Alaska have high rates, as might be expected from their concentrations of people who traditionally prefer large families. Smaller cities in the South, as a rule, tend to have natural growth rates near 20 percent. Cities with the highest rates of natural growth also show the highest rates of headship increase, since it is young adults who have the greatest forecast increase in headship rates.

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[9] U.S. Bureau of the Census, Current Population Reports, Series P. 20, No. 256, "Mobility of the Population of the United States, March 1970 to March 1973," November 1973.

We have compared our forecasts with the household projections of the National Planning Association at the state level, and found few instances of disagreement by more than 3 percent. The Census Bureau's state projections (not directly comparable because they project persons and not households) show approximately the same pattern. We have also compared individual SMSA's against some NPA projections made in 1970. The only significant disagreements appear to relate to SMSA's that experienced considerable in-state migration between 1965 and 1970.[10] These National Planning Association projections, however, were made before migration data from the 1970 Census became available.

Our national total of 14.3 million households exceeds by about 10 percent the comparable estimate of 13.4 million made by the Kaiser Committee in 1968. It is closer to the Census Bureau's most recent estimate[11] of 13.9 million.

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[10] Center for Economic Projections, "Metropolitan Area Growth Patterns for the Coming Decade, " National Planning Association, Report No. 70-R-2, December 1970.

[11] U. S. Bureau of the Census, Current Population Reports, Series P-25, No. 476, "Demographic Projections for the United States, " February 1972, p. 9.

Other Residential Construction

As mentioned earlier, residential construction in recent years has averaged about 50 percent more than could be explained by household formation alone. For forecasting purposes, we have divided this excess into four independent components: replacements of accidental losses, units built to maintain normal vacancy rates, second homes, and all others. This last category includes such factors as speculative overbuilding, units to satisfy people's demand for more modern accommodations or a better neighborhood, and so on.

Accidental losses are defined as those due to fire and other natural causes, highway construction, code enforcement, and urban renewal. Very little information is available on these types of losses. During the early 1960s they accounted in combination for an average annual loss of 0.35 percent of the stock.[12] We have projected a continuation of this rate to 1980, for a total loss of approximately 1.8 million units in metropolitan areas.[13]

A growing area requires some new construction just to maintain a reasonable percentage of vacant units. If we ignore local differences and compute this number for the entire United States, we find that it takes 790,000 new units to maintain the 1970 rate of "year-round" vacancies. We have used an alternate procedure, which takes into account the local conditions in each market. We classified metropolitan areas into thirty-six categories, according to size, age, and growth rate. For each category we derived a "normal" vacancy rate, based upon the 1960-1970 experience. We classified the metropolitan areas into these same categories according to their projected 1980 characteristics (using the demographic forecasts described earlier). We then applied the "normal" vacancy rates for each category to areas that fell into that category.[14] This procedure yielded a total of approximately 1.6 million new vacancies, which is larger than the national figure. There are two primary reasons for this. First, larger markets tend to have greater vacancy rates, and many metropolitan areas will move into larger size categories during the decade. Second, many cities were below their normal category rates in 1970.

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[12] Michael Sumichrast and Norman Farquhar, Demolition and Other Factors in Housing Replacement Demand (The Homebuilding Press, 1967), pp. 42 ff.

[13] In non-metropolitan areas, many of the factors contributing to accidental losses (e.g., urban renewal) are absent. Hence, in these areas we used a different projection method, to be described in footnote 18.

During the 1960s, second home construction averaged 55,000 units per year.[15] Some observers have estimated that current second home production is as high as 200,000 units per year.[16] The statistics we have available are insufficient to resolve the issue, but one indicator, the number of units "held for occasional use," has remained steady at about 0.9 percent of the stock since 1965.[17] Thus, we have projected that second home construction will continue at the same percentage rates as in the past (about one unit a year per thousand households). Further, we have projected that new second homes will be distributed among states and metropolitan areas in the same proportions that they were distributed in 1970.

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[14] There were four size levels (under 0.5 million, 0.5 to 1.0 million, 1.0 to 2.0 million, greater than 2.0 million), three age levels (less than 20 years, 20 to 60 years, over 60 years) based upon the year that the SMSA reached 100,000 population, and three growth rate levels (less than 10 percent, 10 percent to 40 percent, more than 40 percent per decade).

The "normal" vacancy rate was the average of the 1960 and 1970 rates of "vacant year-round available" units. For the non-metropolitan portion of each state we projected the average of the 1960 and 1970 vacancy rates.

[15] U.S. Bureau of the Census, Current Housing Reports, "Second Homes," Series H-121, No. 16, 1969.

[16] Advance Mortgage Corporation, "U.S. Housing Markets, Second Half, 1972," February 1973, p. 3.

Beside the additions of second homes and vacancies and the replacements of accidental losses, there are still more units built in excess of household requirements. These units include speculative overbuilding in some areas, but mostly they reflect the desire of people for more modern living quarters or better neighborhoods. We have tried to relate these other units to the characteristics of each metropolitan market by a process similar to that used for projecting new vacancies. First, we divided markets into twenty-seven categories according to their growth rate, vacancy rate, and presence of overcrowded units at the beginning of the decade. For each category we calculated the average (percentage) rate of construction of these other units. Then we reclassified the metropolitan areas according to their projected 1980 characteristics and applied the category rates to those areas that fell into each category. This procedure yielded a total of 4.9 million "other" units that will be built from 1970 to 1980.[18]

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[17] U. S. Bureau of the Census, Current Housing Reports, Series H-111, No. 72-5, "Vacancy Rate Characteristics of Housing in the United States, Annual Statistics 1972, " Table 4.

[18] There were three levels of growth rate (less than 10 percent per decade, 10 percent to 30 percent, greater than 30 percent), three levels of vacancy rate at the beginning of the decade (less than 3 percent, 3 percent to 4.5 percent, greater than 4.5 percent), and three levels of overcrowding, as measured (continues)

Table 3-2 presents the combined forecasts for residential construction from 1970 to 1980. The total forecast is 23.3 million units, or 1.62 times the expected household formations. The Kaiser Committee's comparable forecast, in 1968, was about 18 to 20 million units. About 30 percent of the disagreement is attributable to our higher demographic forecast, and the remainder to our forecasts for second homes and other construction in excess of new households.

It is important to distinguish this construction forecast from the concept of "housing need." We are saying that the most likely total for residential construction during the 1970s will be 23.3 million units, assuming that there will be little public construction and no drastic changes in the economy or in the long-term supply of mortgage capital. More especially, in sharp contrast to the Kaiser Committee, we do not imply that this level of construction will eliminate all housing deprivation. In the next chapter we have attempted several different measures of the housing deprivation suffered by families in the United States. From this we have concluded that, by a conservative estimate, more than 13 million households (roughly 20 percent of the total) were facing some form of hardship in 1970. Almost half of this hardship is financial. That is, the problem is not some defect

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(Footnote 18 continues) by the proportion of units with more than one person per room (less than 8 percent, 8 percent to 15 percent, greater than 15 percent). "Other" units were defined as all units built during the decade, less the number of new households, less the increase in vacancies (including units held off the market), less an estimate of accidental losses. Households and units in territory annexed to SMSA's between 1960 and 1970 were excluded in the ten-year comparisons. For the non-metropolitan part of each state we computed the rate of construction in excess of new households and vacancies as a percentage of the initial housing stock. This rate was then applied to the 1970 stock to estimate similar construction during the 1970s.

TABLE 3-2

FORECAST OF CONSTRUCTION IN EXCESS OF NEW HOUSEHOLDS AND TOTAL CONSTRUCTION FORECAST: UNITED STATES, 1970-1980

Components of Construction	Metropolitan Areas	Non-Metropolitan Areas	Total
Additional vacancies	790,000	810,000	1,600,000
Replacement of accidental losses	1,760,000	2,440,000	7,400,000
Second homes	110,000		
Other units	3,090,000		
Subtotal: Units in Excess of New Households	5,750,000	3,250,000	9,000,000
Forecast New Households	8,950,000	5,400,000	14,350,000
Total Construction Forecast	14,700,000	8,650,000	23,350,000

in the dwelling itself; rather the cost of housing is forcing the occupants to do without other necessities or else to cram themselves into small spaces. There is no reason to believe that new construction--even in excess of demographic requirements--will cause these problems to go away. In fact, there is evidence to the contrary. Even during the 1960s, housing prices advanced relative to incomes. Furthermore, the price increases were greatest at the lowest end of the scale.[19] In the past, new construction has helped to reduce the number of physically inadequate units; however, in Appendix B we show that this process may have reached its limit. What is more, new construction can be offset by the abandonment of structurally sound buildings in inner cities without reducing deprivation at all.

Exhibit 3-2 at the end of this chapter presents a regional breakdown of the projected construction in excess of demographic requirements as well as the total construction forecast. It shows, among other things, that the western regions will build in excess of household increases at a rate almost as great as the rest of the nation. Since this excess construction is frequently associated with the replacement of old structures, these regions might have been expected to show a lesser rate. Also, the Exhibit shows that the East and Midwest, despite their slow growth rates, will account for a large share of the total construction.

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[19] Ann F. Friedlaender, "Report on the Relationship Between House Values, Rents, and Incomes, 1960-1970," in Toward Housing Goals for the United States: Concepts, Methods, and Measures, Joint Center for Urban Studies, August 1973.

Contingencies

The forecast of 23.3 million units to be built during the 1970s is based upon many unexplored assumptions about people's behavior. Some of the more important ones, and the range of their effects on the housing forecast, are discussed below.

Headship rates: As stated earlier, the reasons for the headship increase during the 1960s have still not been established. A common speculation has been that the increase results largely from an increase in the proportion of college-educated young adults, who tend to marry later than others and to live away from home (often alone) before they do marry. It is possible that this phenomenon has reached saturation, in which case the projection of recent increases to 1980 may overstate the headship increase. (The age groups 14-24 and 25-34 are forecast to create almost a million households through headship increases between 1970 and 1980.) Another large source of headship increases (forecast at 1.7 million additional households by 1980) is provided by the elderly. Presumably their past increases have been the result of better health and increased affluence. However, inflation and rising housing costs may arrest this trend. It is our intention to take a more thorough look at headship rates and their trends in the near future.

Second homes: Our projection here is the crudest sort of extrapolation of past growth, since very little information is available about this sector of the market. The Advance Mortgage Corporation has estimated that 200,000 second homes are being constructed each year, which, if true, would add more than a million units to our forecast.

Temporary effects: It is possible that much of the building in excess of household formations in the 1950s and 1960s was a temporary or transient phenomenon, as people fled from the denser neighborhoods of the cities. As more and more people live in suburbs, this phenomenon may subside somewhat. However, there are still a great many families living in older, denser neighborhoods in the cities and close-in suburbs. And, as Chapter 5 shows, the ideal of a single-family house in the suburbs is still a strong goal for most Americans.

Also,during the 1970s the percentage of wives who held jobs jumped from 31 percent to 41 percent, and these extra incomes undoubtedly spurred some upgrading of housing. If the percentage of working wives levels off, we should expect the housing demand also to level off.

Another temporary phenomenon has been the baby boom. These "babies" were passing through their teenage years in the 1960s and will be forming new households during the 1970s. It is important not to project their effect beyond into the 1980s. The rates of "natural increase" should definitely be less in that decade than in the coming one, and there may be a matching drop in the number of new households due to headship rate increases.

Until the nation's energy policies become better defined, it is difficult to gauge the long-term effect, if any, of the current energy shortages. The rate of movement to the "exurbs" would probably be slowed by higher transport costs, but it is difficult to guess by how much. Higher costs for heating fuels can be offset somewhat by better design and more insulation. Another way, of course, to economize on fuel would be to increase the percentage of multi-unit structures, or quadruplexes and townhouses, and so forth. A good guess might be that land prices in the beltway suburbs will rise, causing an increased trend toward apartments and commonwall construction in those areas.

New Construction from 1970 to 1973

Our forecast of 23.3 million units to be built between 1970 and 1980 represents an average monthly construction of 194,500 units. How does this compare with recent experience? Table 3-3 shows housing completions and mobile home shipments from April 1, 1970 (the date of the Census) to March 31, 1973. The 6.9 million new units to date are equivalent to an average rate of 190,500 units per month. Expressed another way, at the end of three years actual housing construction was three weeks behind the forecast. If this rate of construction persists until 1980, the total residential construction will be 22.9 million units, or about 400,000 less than the forecast.

Table 3-3

NEW HOUSING UNITS, 1970 to 1973

Year	Housing Completions	Mobile Housing Shipments	Total
4/70-12/70	1,128,900	323,700	1,452,602
1971	1,740,200	496,600	2,236,800
1972	1,999,200	575,900	2,575,100
1/73-3/73	451,800	140,600	592,400
36-month total	5,320,100	1,536,800	6,856,900
Prorated Ten-Year Forecast (.3 x 23.3 million)			7,000,000

Sources: U.S. Bureau of the Census, Construction Reports, Housing Starts, Series C20-73-5, May 1973; Housing Completions, Series C22-73-2, April 1973. Monthly data for 1970 were tabulated from earlier reports in these series.

Exhibit 3-1

Forecast of Household Increases, 1970-1980

Exhibit 3-1 continue

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                              UNITED STATES SUMMARY

                         METRO AREAS  NON-METRO AREAS      TOTAL


DISTRICT 10     U.S. GRAND TOTALS

1970 HOUSEHOLDS             43858771         19586424       63445195

NATURAL GROWTH               6298555          2751402        9049957

HEADSHIP INCREASE            2733142          1266422        3999564

NET MIGRATION                 -85193          1381556        1296363

TOTAL INCREASE 70-80         8946368          5399362       14345730

1980 HOUSEHOLDS             52805139         24985786       77790925
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Exhibit 3-1 continued

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                              DISTRICT SUMMARIES

                          METRO AREAS  NON-METRO AREAS  DISTRICT TOTALS


DISTRICT  1     NEW ENGLAND

1970 HOUSEHOLDS              2655913          989818          3645731

NATURAL GROWTH                310951          140137           451088

HEADSHIP INCREASE             162248           61685           223933

NET MIGRATION                 -44880          119464            74584

TOTAL INCREASE 70-80          428304          321283           749587

1980 HOUSEHOLDS              3084217         1311101          4395318


DISTRICT  2     MIDDLE ATLANTIC

1970 HOUSEHOLDS              9831925         1986736         11818661

NATURAL GROWTH                998225          239765          1237990

HEADSHIP INCREASE             599333          123909           723242

NET MIGRATION                -501919          597828            95909

TOTAL INCREASE 70-80         1095619          961503          2057122

1980 HOUSEHOLDS             10927544         2948239         13875783


DISTRICT  3     SOUTH ATLANTIC

1970 HOUSEHOLDS              5604081         3922392          9526473

NATURAL GROWTH                844004          627713          1471717

HEADSHIP INCREASE             349105          252648           601753

NET MIGRATION                 393539          277420           670959

TOTAL INCREASE 70-80         1586628         1157780          2744408

1980 HOUSEHOLDS              7190709         5080172         12270881
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Exhibit 3-1 continued

DISTRICT SUMMARIES

	METRO AREAS	NON-METRO AREAS	DISTRICT TOTALS
DISTRICT 4 EAST NORTH CENTRAL			
1970 HOUSEHOLDS	8904876	3251227	12156103
NATURAL GROWTH	1378247	453981	1832228
HEADSHIP INCREASE	558100	209924	768024
NET MIGRATION	-293644	249407	-44237
TOTAL INCREASE 70-80	1642673	913312	2555985
1980 HOUSEHOLDS	10547549	4164539	14712088
DISTRICT 5 EAST SOUTH CENTRAL			
1970 HOUSEHOLDS	1565916	2220665	3786581
NATURAL GROWTH	260295	333441	593736
HEADSHIP INCREASE	100004	146497	246501
NET MIGRATION	-28114	-65912	-94026
TOTAL INCREASE 70-80	332178	414023	746201
1980 HOUSEHOLDS	1898094	2634688	4532782
DISTRICT 6 WEST NORTH CENTRAL			
1970 HOUSEHOLDS	2735680	2668030	5403710
NATURAL GROWTH	417665	255793	673458
HEADSHIP INCREASE	173623	173744	347367
NET MIGRATION	-61142	-25155	-86297
TOTAL INCREASE 70-80	530132	404377	934509
1980 HOUSEHOLDS	3265812	3072407	6338219

Exhibit 3-1 continued

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                                  DISTRICT SUMMARIES

                           METRO AREAS  NON-METRO AREAS  DISTRICT TOTALS


DISTRICT  7     WEST SOUTH CENTRAL

1970 HOUSEHOLDS               3680652          2257988          5938640

NATURAL GROWTH                 695743           278562           974305

HEADSHIP INCREASE              237141           150050           387191

NET MIGRATION                   72909            -2604            70305

TOTAL INCREASE 70-80          1005777           426006          1431783

1980 HOUSEHOLDS               4686429          2683994          7370423


DISTRICT  8     MOUNTAIN

1970 HOUSEHOLDS               1451400          1066926          2518326

NATURAL GROWTH                 278921           197937           476858

HEADSHIP INCREASE               92932            70056           162988

NET MIGRATION                   97749            39385           137134

TOTAL INCREASE 70-80           469596           307376           776972

1980 HOUSEHOLDS               1920996          1374302          3295298


DISTRICT  9     PACIFIC

1970 HOUSEHOLDS               7428328          1222642          8650970

NATURAL GROWTH                1114504           224073          1338577

HEADSHIP INCREASE              460656            77909           538565

NET MIGRATION                  280309           191723           472032

TOTAL INCREASE 70-80          1855461           493702          2349163

1980 HOUSEHOLDS               9283789          1716344         11000133
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STATE SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
ALABAMA	1034112	167261	67493	-26790	1242075	20.1%
ALASKA	79059	23752	5165	-3337	104638	32.4%
ARIZONA	539157	92048	34883	94309	760396	41.0%
ARKANSAS	615423	67479	40973	-741	723133	17.5%
CALIFORNIA	6571605	1001866	406818	367439	8347728	27.0%
COLORADO	690928	130249	43720	48095	912992	32.1%
CONNECTICUT	933050	115389	56445	59518	1164402	24.8%
DELAWARE	164804	28885	10241	10367	214297	30.0%
DISTRICT OF COLUMBIA	262538	39603	15807	-31285	286662	9.2%
FLORIDA	2284783	135581	145034	632013	3197411	39.9%
GEORGIA	1369225	266050	88287	1215	1724777	26.0%
HAWAII	203089	47784	12132	-305	262700	29.4%
IDAHO	218960	36214	14454	-2256	267370	22.1%
ILLINOIS	3500891	461144	219370	-37288	4144116	18.4%
INDIANA	1609443	254124	103515	7249	1974331	22.7%
IOWA	896311	99684	58167	-24031	1030131	14.9%
KANSAS	727363	91783	46981	-23766	842361	15.8%
KENTUCKY	983666	147741	64124	-19290	1176239	19.6%
LOUISIANA	1052095	207895	68903	-9926	1318965	25.4%
MAINE	302924	37458	19168	-8974	350575	15.7%
MARYLAND	1174727	202022	71565	82527	1530841	30.3%
MASSACHUSETTS	1759692	208931	107740	-5955	2070408	17.7%
MICHIGAN	2653055	462557	167829	-9465	3273974	23.4%
MINNESOTA	1153946	170359	73338	-1837	1395805	21.0%
MISSISSIPPI	636767	109665	42441	-47666	741206	16.4%
MISSOURI	1520566	165841	97614	8823	1792844	17.9%
MONTANA	217305	34015	14206	-7807	257717	18.6%

STATE SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
NEBRASKA	473306	56280	30537	-14912	545210	15.2%
NEVADA	160052	27679	10117	30381	228230	42.6%
NEW HAMPSHIRE	225379	30575	14172	19522	289649	28.5%
NEW JERSEY	2218182	240005	133257	159051	2750496	24.0%
NEW MEXICO	289389	65348	19061	-13220	360578	24.6%
NEW YORK	5913749	603457	362063	-38061	6841207	15.7%
NORTH CAROLINA	1509564	291221	95593	-16195	1880181	24.6%
NORTH DAKOTA	181613	29155	11834	-16389	206212	13.5%
OHIO	3289432	494620	207639	-21264	3970425	20.7%
OKLAHOMA	850804	100212	55571	2785	1009372	18.6%
OREGON	691631	87767	44240	42959	866597	25.3%
PENNSYLVANIA	3705411	391512	228999	-22621	4303301	16.1%
RHODE ISLAND	292588	38391	17956	4440	353375	20.8%
SOUTH CAROLINA	734398	167074	47034	-17254	931251	26.8%
SOUTH DAKOTA	200807	26276	13118	-11961	228239	13.7%
TENNESSEE	1212961	179356	77802	-5506	1464611	20.7%
TEXAS	3433573	602416	222514	63352	4321855	25.9%
UTAH	297934	74985	19672	-8848	383742	28.8%
VERMONT	132098	20953	8432	6523	168005	27.2%
VIRGINIA	1390635	260258	86486	17750	1755128	26.2%
WASHINGTON	1105586	175784	70186	72449	1424005	28.8%
WEST VIRGINIA	547214	65286	35443	-16344	631598	15.4%
WISCONSIN	1328804	189203	84535	9027	1611569	21.3%
WYOMING	104601	16647	6840	-3714	124374	18.9%

Exhibit 3-1 continued

NON-METROPOLITAN PARTS OF STATES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
ALABAMA	490433	81139	32503	-3896	600178	22.4%
ALASKA	79059	23752	5165	-3337	104638	32.4%
ARIZONA	125739	25699	8403	25702	185544	47.6%
ARKANSAS	427999	40166	28687	1428	498280	16.4%
CALIFORNIA	467300	102008	29345	191262	789915	69.0%
COLORADO	195873	35335	12501	13520	257228	31.3%
CONNECTICUT	156762	22797	9401	52705	241665	54.2%
DELAWARE	49029	8440	3183	2748	63401	29.3%
FLORIDA	711358	52840	45925	321894	1132017	59.1%
GEORGIA	680466	124969	44795	-17041	833189	22.4%
HAWAII	38326	3896	2294	-1762	42753	11.6%
IDAHO	183127	30535	12126	-2711	223076	21.8%
ILLINOIS	715817	68796	46204	109291	940108	31.3%
INDIANA	618497	92607	40048	32429	783581	26.7%
IOWA	584491	51837	38014	-14145	660196	13.0%
KANSAS	427095	41803	27892	-15207	481581	12.8%
KENTUCKY	584327	86091	38432	-15900	692949	18.6%
LOUISIANA	454832	94369	30467	3972	583640	28.3%
MAINE	234349	29959	14831	-7286	271851	16.0%
MARYLAND	187325	25642	11764	23226	247958	32.4%
MASSACHUSETTS	265189	33204	16459	43820	358671	35.3%
MICHIGAN	624414	118103	40278	42175	824970	32.1%
MINNESOTA	488494	52013	31416	2002	573925	17.5%
MISSISSIPPI	524803	87316	35088	-47888	599318	14.2%
MISSOURI	560113	39539	36919	28351	664922	18.7%
MONTANA	164372	23674	10733	-1954	196825	19.7%
NEBRASKA	277043	22978	17936	-2713	315243	13.8%

Exhibit 3-1 continued

NON-METROPOLITAN PARTS OF STATES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
NEVADA	30536	4378	1998	17585	54497	78.5%
NEW HAMPSHIRE	163382	22018	10282	13962	209645	28.3%
NEW JERSEY	493731	58607	29591	191143	773072	56.6%
NEW MEXICO	195167	43103	13008	-11355	239922	22.9%
NEW YORK	739430	94841	46658	349950	1230879	66.5%
NORTH CAROLINA	938986	185234	59999	-29133	1155085	23.0%
NORTH DAKOTA	158943	25367	10331	-13641	180999	13.9%
OHIO	730604	104354	47264	35365	917587	25.6%
OKLAHOMA	434555	34752	28711	1239	499256	14.9%
OREGON	263759	34592	16945	12550	327846	24.3%
PENNSYLVANIA	753575	86317	47660	56735	944288	25.3%
RHODE ISLAND	38038	11206	2280	9740	61264	61.1%
SOUTH CAROLINA	447112	91690	29046	-24100	543747	21.6%
SOUTH DAKOTA	171851	22256	11236	-9802	195541	13.8%
TENNESSEE	621102	78895	40474	1772	742243	19.5%
TEXAS	940602	109275	62185	-9243	1102818	17.2%
UTAH	67511	18566	4447	2312	92836	37.5%
VERMONT	132098	20953	8432	6523	168005	27.2%
VIRGINIA	536636	94967	33689	-495	664796	23.9%
WASHINGTON	374198	59825	24160	-6990	451192	20.6%
WEST VIRGINIA	371480	43931	24247	321	439980	18.4%
WISCONSIN	561895	70121	36130	30147	698293	24.3%
WYOMING	104601	16647	6840	-3714	124374	18.9%

Exhibit 3-1 continue

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
ABILENE,TEX.	35822	5860	2374	-6835	37220	3.9%
AKRON,OHIO	206344	36785	12906	-4440	251594	21.9%
ALBANY,GA.	25191	7205	1632	-1478	32549	29.2%
ALBANY-SCH-TROY,N.Y.	230485	27201	14350	-776	271259	17.7%
ALBUQUERQUE,N.MEX.	94222	22112	6038	-1672	120699	28.1%
ALLENTOWN-B-E,PA-N.J	174904	16531	10701	4317	206452	18.0%
ALTOONA,PA.	43430	3066	2742	-1359	47878	10.2%
AMARILLO,TEX.	47181	8596	3094	-12030	46840	-0.7%
ANAHEIM-S.A.-G.GR,CA	436121	85136	26324	6452	554033	27.0%
ANDERSON,IND.	44190	7002	2946	-1154	52983	19.9%
ANN ARBOR,MICH	68578	13161	4348	3363	89450	30.4%
APPLETON-OSHKOSH,WIS	78398	15601	4968	1285	100252	27.9%
ASHEVILLE,N.C.	47248	4059	2985	-521	53770	13.8%
ATLANTA,GA.	429369	86152	26527	39834	581882	35.5%
ATLANTIC CITY,N.J.	60716	508	3791	4556	69571	14.6%
AUGUSTA,GA.-S.C.	71437	14700	4634	-1566	89204	24.9%
AUSTIN,TEX.	90614	16617	6143	8610	121984	34.6%
BAKERSFIELD,CALIF.	101651	18013	6665	-3025	123303	21.3%
BALTIMORE,MD.	623524	95694	38103	-6299	751021	20.4%
BATON ROUGE,LA.	81460	18645	5267	1643	107016	31.4%
BAY CITY,MICH.	34570	6465	2287	-1575	41746	20.8%
BEAUMONT-P.A.-OR,TEX	97430	16558	6287	-7160	113114	16.1%
BILLINGS,MONT.	27641	5227	1816	-1438	33245	20.3%
BILOXI-GULFPORT,MISS	37532	7453	2655	2246	49886	32.9%
BINGHAMTON,N.Y.-PENN	93290	11176	5876	-4919	105423	13.0%
BIRMINGHAM,ALA.	232451	30780	14872	-6389	271714	16.9%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
BLOOMNGTN-NORMAL,ILL	31874	4344	2076	-1206	37086	16.4%
BOISE CITY,IDAHO	35833	5694	2327	431	44285	23.6%
BOSTON,MASS.	859741	103166	52192	-36995	978103	13.8%
BRIDGEPORT,CONN.	120507	13610	7260	2744	144122	19.6%
BRISTOL,CONN.	20103	2976	1250	55	24385	21.3%
BROCKTON,MASS.	54895	7848	3406	5161	71311	29.9%
BROWNSVILLE &V., TEX	35432	6851	2270	-3716	40836	15.3%
BRYAN-COLLGE STA,TEX	16977	3023	1215	56	21271	25.3%
BUFFALO,N.Y.	418255	51059	25712	-23392	471633	12.8%
CANTON,OHIO	114690	15193	7220	1657	138760	21.0%
CEDAR RAPIDS,IOWA	50854	8641	3285	-799	61980	21.9%
CHAMPAIGN-URBANA,ILL	47361	18977	2838	-1545	67630	42.8%
CHARLESTON,S.C.	82645	24976	5383	-4784	108218	30.9%
CHARLESTON,W.VA.	74510	9793	4791	-11011	78083	4.8%
CHARLOTTE,N.C.	125436	24026	7711	10186	167359	33.4%
CHATTANOOGA,TENN.-GA	97915	13092	6262	-1252	116016	18.5%
CHICAGO,ILL.	2182399	299898	134472	-136409	2480359	13.7%
CINCINNATI,OHIO-K-I	430772	62749	27491	-11967	509045	18.2%
CLEVELAND,OHIO	650137	84009	39899	-32517	741527	14.1%
COLORADO SPRS,COLO.	67581	15533	4640	7903	95657	41.5%
COLUMBIA,MO.	24109	9767	1428	-18	35286	46.4%
COLUMBIA,S.C.	86202	27492	5176	7670	126540	46.8%
COLUMBUS,GA.-ALA.	67396	15343	4610	-12420	74928	11.2%
COLUMBUS,OHIO	282959	48156	18010	-9469	339654	20.0%
CORPUS CHRISTI,TEX.	79710	18439	5245	-6995	96398	20.9%
DALLAS,TEX.	492284	92979	31358	52552	669173	35.9%
DANBURY,CONN.	23564	2901	1437	709	28610	21.4%

Exhibit 3-1 continue

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
DAVENPORT &V.,IA-ILL	114836	15161	7333	71	137401	19.6%
DAYTON,OHIO	263052	47661	16483	2064	329260	25.2%
DECATUR,ILL.	40808	4908	2647	-1662	46700	14.4%
DENVER,COLO.	392101	73803	24336	29999	520239	32.7%
DES MOINES,IOWA	93415	14002	6065	-2037	111444	19.3%
DETROIT,MICH.	1266585	200767	78321	-48484	1497187	18.2%
DUBUQUE,IOWA	24279	4634	1579	-860	29631	22.0%
DULUTH-SUPERIOR,MN-W	84345	10149	5480	-4306	95668	13.4%
DURHAM,N.C.	57465	10259	3553	-556	70720	23.1%
EL PASO,TEX.	95843	26960	6314	-10060	119057	24.2%
ERIE,PA.	79250	11783	4948	-1881	94099	18.7%
EUGENE,OREG.	68257	11209	4415	3067	86947	27.4%
EVANSVILLE,IND.-KY.	74856	8641	4846	-3705	84638	13.1%
FALL RIVER,MASS.-R.I	48911	3798	2999	-779	54927	12.3%
FARGO-MRHD,N.DAK-MN.	35597	6128	2322	-3326	40720	14.4%
FAYETTEVILLE,N.C.	51999	15417	3637	-1087	69965	34.6%
FITCHBG-LEMNSTR,MASS	30237	4367	1912	-467	36048	19.2%
FLINT,MICH.	143582	30013	9331	-3456	179468	25.0%
FT LAUDERDALE,FLA.	222562	-2590	14110	110617	344697	54.9%
FORT SMITH,ARK.-OKLA	52589	4799	3524	3488	64400	22.5%
FORT WAYNE,IND.	85720	15531	5529	2449	109230	27.4%
FORT WORTH,TEX.	240730	43777	15143	33311	332961	38.3%
FRESNO,CALIF.	126752	22513	8089	-6500	150852	19.0%
GADSDEN,ALA.	30241	3778	1977	499	36495	20.7%
GAINESVILLE,FLA.	31115	5730	2074	722	39641	27.4%
GALVESTN-TEX CTY,TEX	52987	8613	3324	4440	69364	30.9%
GARY-HMND-E CHI,IND.	184649	35831	11580	-10427	221632	20.0%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
GRAND RAPIDS,MICH.	159761	29292	10177	-1129	198100	24.0%
GREAT FALLS,MONT.	25292	5172	1661	-4765	27359	8.2%
GREEN BAY,WIS.	43560	9538	2760	3029	58887	35.2%
GREENSBRO-W.S.,N.C	187318	32595	11529	561	232003	23.9%
GREENVILLE,S.C.	91466	17811	5697	3341	118315	29.4%
HAMILTON-MIDLTN,OHIO	67109	14423	4163	923	86618	29.1%
HARRISBURG,PA.	132227	16151	8141	-1117	155401	17.5%
HARTFORD,CONN.	206815	25541	12406	-2043	242718	17.4%
HONOLULU,HAWAII	164763	43767	9797	2361	220687	33.9%
HOUSTON,TEX.	610649	127158	38722	59054	835583	36.8%
HUNTNGTN-ASHLND,W.VA	81349	9601	5213	-6053	90109	10.8%
HUNTSVILLE,ALA.	65191	14993	4061	-3307	80937	24.2%
INDIANAPOLIS,IND.	346895	56238	22197	-4780	420549	21.2%
JACKSON,MICH.	42261	6354	2688	1061	52363	23.9%
JACKSON,MISS.	74432	14670	4677	-1075	92703	24.5%
JACKSONVILLE,FLA.	161666	26208	10523	-4433	193963	20.0%
JERSEY CITY,N.J.	207498	17382	12777	-29024	208631	0.5%
JOHNSTOWN,PA.	80713	7939	4978	-2803	90826	12.5%
KALAMAZOO,MICH.	59406	10879	3804	-1873	72215	21.6%
KANSAS CITY,MO.-KANS	409435	56971	26063	-6479	485990	18.7%
KENOSHA,WIS.	35467	5370	2271	-600	42506	19.8%
KNOXVILLE,TENN.	126837	19524	8044	-2985	151420	19.4%
LA CROSSE,WIS.	24268	3101	1540	41	28950	19.3%
LAFAYETTE,LA.	29970	8554	1962	-751	39734	32.6%
LAFAYETTE-W LAF.,IND	32269	5517	2109	-1903	37991	17.7%
LAKE CHARLES,LA.	42065	9198	2774	472	54510	29.6%
LANCASTER,PA.	97759	13310	6047	2461	119577	22.3%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
LANSING,MICH.	110522	22309	7194	-598	139427	26.2%
LAREDO,TEX.	17868	4353	1217	-2306	21130	18.3%
LAS VEGAS,NEV.	87728	17171	5517	9606	120022	36.8%
LAWRENCE-HAVRL,MASS.	73735	6985	4602	-2601	82720	12.2%
LAWTON,OKLA.	28827	6738	2091	-3145	34510	19.7%
LEWISTON-AUBURN,MAIN	23062	2475	1457	560	27554	19.5%
LEXINGTON,KY.	54506	9044	3531	1435	68516	25.7%
LIMA,OHIO	51816	7370	3362	-1457	61091	17.9%
LINCOLN,NEBR.	53912	6930	3499	-5242	59098	9.6%
LITTLE ROCK,ARK.	102882	15471	6673	-1217	123809	20.3%
LORAIN-ELYRIA,OHIO	73087	14351	4554	1507	93499	27.9%
LOS ANGELES,CALIF.	2430822	316270	148927	-23970	2872049	18.2%
LOUISVILLE,KY.-IND.	256979	40539	16436	1018	314971	22.6%
LOWELL,MASS.	60444	9303	3694	-3309	70131	16.0%
LUBBOCK,TEX.	53253	11787	3754	-7880	60913	14.4%
LYNCHBURG,VA.	36706	5423	2306	-1480	42954	17.0%
MACON,GA.	61850	12109	3917	786	78662	27.2%
MADISON,WIS.	88574	16105	5810	488	110978	25.3%
MANCHESTER,N.H.	34279	3740	2150	2995	43164	25.9%
MANSFIELD,OHIO	39871	6536	2553	1016	49976	25.3%
MCALLEN-PHR-EDNBG,TX	43525	10770	2828	-4780	52342	20.3%
MEMPHIS,TENN.-ARK.	226783	46133	14335	-295	286956	26.5%
MERIDEN,CONN.	17831	1956	1108	-86	20808	16.7%
MIAMI,FLA.	428027	20901	25966	39061	513955	20.1%
MIDLAND,TEX.	19803	3807	1254	-3335	21528	8.7%
MILWAUKEE,WIS.	432678	60061	26967	-24809	494896	14.4%
MINNEAPS-S PAUL,MINN	557147	104209	34897	2201	698454	25.4%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
MOBILE,ALA.	109490	19593	7131	-9548	126665	15.7%
MODESTO,CALIF.	62100	8252	3992	1598	75942	22.3%
MONROE,LA.	34484	6937	2237	-769	42888	24.4%
MONTGOMERY,ALA.	60332	9627	3844	-4325	69477	15.2%
MUNCIE,IND.	39431	6645	2560	-1049	47586	20.7%
MUSKEGON-M. HTS,MICH	47032	8003	3091	903	59029	25.5%
NASHUA,N.H.	19845	3297	1240	1907	26289	32.5%
NASHVILLE,TENN.	169216	27101	10594	-4174	202736	19.8%
NEW BEDFORD,MASS.	51276	2876	3154	-624	56681	10.5%
NEW BRITAIN,CONN.	45815	6164	2816	-687	54106	18.1%
NEW HAVEN,CONN.	113002	14338	6844	-562	133621	18.2%
NEW LONDON &V.,CONN.	61275	9077	3883	2974	77209	26.0%
NEW ORLEANS,LA.	318418	55591	20291	-14639	379660	19.2%
NEW YORK,N.Y.	3876503	342473	235153	-357651	4096477	5.7%
NEWARK,N.J.	583985	56921	34823	-36331	639397	9.5%
NEWPRT NWS-HMPTN,VA.	83024	19587	5254	411	108276	30.4%
NORFOLK-PORTSMTH,VA.	191534	41659	12488	-9099	236581	23.5%
NORWALK,CONN.	36781	4045	2156	1024	44006	19.6%
ODESSA,TEX.	27588	6305	1791	-4849	30834	11.8%
OGDEN,UTAH	37252	8438	2475	-3008	45156	21.2%
OKLAHOMA CITY,OKLA.	210101	37046	13475	508	261131	24.3%
OMAHA,NEBR.-IOWA	165215	29595	10599	-7766	197641	19.6%
ORLANDO,FLA.	134402	19416	8346	20491	182655	35.9%
OWENSBORO,KY.	24011	3968	1585	38	29602	23.3%
OXNARD-VENTURA,CALIF	106470	21280	6491	22847	157088	47.5%
PATERSON &V.,N.J.	426839	37911	25217	-5045	484921	13.6%
PENSACOLA,FLA.	71232	13940	4786	397	90355	26.8%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
PEORIA,ILL.	108133	14775	6896	-2192	127610	18.0%
PETERSBG-CNL HTS,VA.	34635	6365	2164	-996	42166	21.7%
PHILADELPHIA,PA.-N.J	1480191	182720	90325	-16534	1736700	17.3%
PHOENIX,ARIZ.	302633	48088	19277	53293	423291	39.9%
PINE BLUFF,ARK.	25714	4572	1713	-1999	29999	16.7%
PITTSBURGH,PA.	759174	73799	46303	-34245	845030	11.3%
PITTSFIELD,MASS.	24899	2407	1551	-511	28345	13.8%
PORTLAND,MAINE	45513	5002	2879	-2206	51188	12.5%
PORTLAND,OREG.-WASH.	341504	41188	21759	29427	433878	27.0%
PROVIDENCE,R.I.-MASS	285027	32137	17623	-7399	327386	14.9%
PROVO-OREM,UTAH	34473	9837	2369	968	47647	38.2%
PUEBLO,COLO.	35373	5657	2308	-2016	41321	16.8%
RACINE,WIS.	49795	7755	3154	398	61102	22.7%
RALEIGH,N.C.	67532	13704	4027	6582	91845	36.0%
READING,PA.	97523	7301	6040	299	111162	14.0%
RENO,NEV.	41788	6232	2597	2619	53236	27.4%
RICHMOND,VA.	163313	24829	10022	3956	202120	23.8%
ROANOKE,VA.	58465	6673	3607	1964	70709	20.9%
ROCHESTER,MINN.	25202	3574	1651	1079	31505	25.0%
ROCHESTER,N.Y.	270515	38544	16679	3821	329560	21.8%
ROCKFORD,ILL.	84495	13557	5416	1951	105419	24.8%
SACRAMENTO,CALIF.	255826	48536	16122	-2065	318418	24.5%
SAGINAW,MICH.	63142	11900	4104	-148	78997	25.1%
SAINT JOSEPH,MO.	29689	1576	1958	-554	32667	10.0%
SAINT LOUIS,MO.-ILL.	736115	96302	46025	-15277	863164	17.3%
SALEM,OREG.	59175	6987	3795	5688	75645	27.8%
SALINAS-MONTEREY,CAL	71232	12605	4690	8421	96948	36.1%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
SALT LAKE CITY,UTAH	158698	38064	10391	-9473	197679	24.6%
SAN ANGELO,TEX.	22607	3617	1483	979	28685	26.9%
SAN ANTONIO,TEX.	243864	56019	15527	3266	318677	30.7%
SAN BERNARDINO,CALIF	361890	48275	23428	46596	480189	32.7%
SAN DIEGO,CALIF.	422767	65677	26824	59070	574339	35.9%
SAN FRNCSCO-OKLD,CAL	1085512	138188	66203	-10980	1278922	17.8%
SAN JOSE,CALIF.	322783	70064	19432	44253	456531	41.4%
SANTA BARBARA,CALIF.	83929	13534	5285	5278	108026	28.7%
SANTA ROSA,CALIF.	67860	6304	4380	12150	90694	33.6%
SAVANNAH,GA.	57910	11296	3820	-3700	69326	19.7%
SCRANTON,PA.	75669	4212	4655	-1274	83261	10.0%
SEATTLE-EVERETT,WASH	473221	75628	29372	56520	634741	34.1%
SHERMAN-DENISON,TEX.	27733	2574	1842	359	32508	17.2%
SHREVEPORT,LA.	90866	14358	5911	-382	110752	21.9%
SIOUX CITY,IOWA-NEBR	36747	4415	2357	-3169	40349	9.8%
SIOUX FALLS,S.DAK.	28956	4083	1889	-2147	32781	13.2%
SOUTH BEND,IND.	86680	13109	5455	-5655	99588	14.9%
SPOKANE,WASH.	93681	13348	6026	2982	116037	23.9%
SPRINGFIELD,ILL.	54375	4100	3571	-19	62026	14.1%
SPRINGFIELD,MO.	51153	5377	3390	3517	63437	24.0%
SPRINGFIELD,OHIO	48241	7223	3011	2389	60864	26.2%
SPRNGFLD-&V,MASS-CT	164661	20919	10077	-6025	189630	15.2%
STAMFORD,CONN.	64486	5071	3792	1767	75116	16.5%
STEUBNVL,OHIO-W.VA.	51168	5781	3169	-992	59126	15.6%
STOCKTON,CALIF.	92371	12815	5820	1712	112717	22.0%
SYRACUSE,N.Y.	192241	32500	12036	-5100	231675	20.5%
TACOMA,WASH.	123422	21183	8026	14283	166914	35.2%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
TALLAHASSEE,FLA.	31022	5905	2127	891	39945	28.8%
TAMPA-ST PET,FLA.	370052	-6435	23357	97495	484468	30.9%
TERRE HAUTE,IND.	57912	6555	3756	-395	67827	17.1%
TEXARKANA,TEX.-ARK.	33006	3317	2193	1083	39599	20.0%
TOLEDO,OHIO-MICH.	212950	34365	13557	-1337	259534	21.9%
TOPEKA,KANS.	49986	7794	3238	-2515	58503	17.0%
TRENTON,N.J.	93487	11901	5574	-3469	107492	15.0%
TUCSON,ARIZ.	110785	17893	7180	15302	151160	36.4%
TULSA,OKLA.	159476	20835	10123	3635	194069	21.7%
TUSCALOOSA,ALA.	32916	4861	2189	1013	40980	24.5%
TYLER,TEX.	31023	3658	2009	1353	38043	22.6%
UTICA-ROME,N.Y.	103486	11376	6408	-3059	118210	14.2%
VALLEJO-NAPA,CALIF.	76219	13732	4794	4144	98889	29.7%
VINELAND-MLVLE,N.J.	37086	4300	2350	10063	53800	45.1%
WACO,TEX.	48069	5522	3092	-5412	51270	6.7%
WASHINGTON,D.C.-M-V	898496	181880	53871	66149	1200395	33.6%
WATERBURY,CONN.	64438	6655	3954	659	75707	17.5%
WATERLOO,IOWA	39638	6388	2562	-2335	46252	16.7%
WEST PALM BEACH,FLA.	123347	1203	7875	42422	174847	41.8%
WHEELING,W.VA.-OHIO	59442	5021	3775	-2943	65294	9.8%
WICHITA,KANS.	125050	21969	8003	-11180	143841	15.0%
WICHITA FALLS,TEX.	39802	5839	2621	-3640	44621	12.1%
WILKES-BARRE-HAZ,PA.	111694	6115	7077	-1988	122897	10.0%
WILMINGTON,DEL-NJ-MD	148698	25675	9117	7538	191028	28.5%
WILMINGTON,N.C.	33580	5521	2203	-122	41181	22.6%
WORCESTER,MASS.	104771	10297	6406	-1141	120332	14.9%
YORK,PA.	105005	12046	6630	2531	126212	20.2%

Exhibit 3-1 continued

METROPOLITAN AREA SUMMARIES

	1970 HOUSEHOLDS	NATURAL GROWTH	HEADSHIP INCREASE	NET MIGRATION	1980 HOUSEHOLDS	10 YEAR GROWTH
YOUNGSTOWN-WRN,OHIO	162454	21343	10013	-1216	192594	18.6%

Exhibit 3-2

Construction in Excess of Household Increases, and Total Construction Forecast: 1970-1980

Exhibit 3-2 continued

U.S. TOTAL CONSTRUCTION

ISTRICT	70 H.H.	DEMOG	OTHER	TOT CONST
1 NEW ENGLAND	3645723	749587	405750	1155337
2 MIDDLE ATLANTIC	11818660	2057122	1320290	3377412
3 SOUTH ATLANTIC	9526473	2744408	1623236	4367644
4 EAST NORTH CENTRAL	12156101	2555985	1529164	4085150
5 EAST SOUTH CENTRAL	3786582	746201	758228	1504429
6 WEST NORTH CENTRAL	5403713	934509	769915	1704424
7 WEST SOUTH CENTRAL	5938640	1431783	1012997	2444780
8 MOUNTAIN	2518324	776972	436465	1213437
9 PACIFIC	8650970	2349163	1143168	3492331
0 U.S. GRAND TOTALS	63445186	14345730	8999219	23344965

Exhibit 3-2 continue

METROPOLITAN CONSTRUCTION

DISTRICT	70 H.H.	DEMOG	OTHER	TOT CONST
1 NEW ENGLAND	2655964	428304	354937	783241
2 MIDDLE ATLANTIC	9832217	1095619	1186856	2282475
3 SOUTH ATLANTIC	5604083	1586628	721087	2307715
4 EAST NORTH CENTRAL	8904878	1642673	1198900	2841574
5 EAST SOUTH CENTRAL	1565916	332178	238996	571174
6 WEST NORTH CENTRAL	2735681	530132	368616	898748
7 WEST SOUTH CENTRAL	3680659	1005777	504665	1510442
8 MOUNTAIN	1451401	469596	215696	685292
9 PACIFIC	7428325	1855461	959065	2814526
10 U.S. GRAND TOTALS	43859124	8946368	5748823	14695200

Exhibit 3-2 continued

NON-METROPOLITAN CONSTRUCTION

ISTRICT	70 H.H.	DEMOG	OTHER	TOT CONST
NEW ENGLAND	989759	321283	50813	372096
MIDDLE ATLANTIC	1986443	961503	133434	1094937
SOUTH ATLANTIC	3922390	1157780	902149	2059929
EAST NORTH CENTRAL	3251223	913312	330264	1243576
EAST SOUTH CENTRAL	2220666	414023	519232	933255
WEST NORTH CENTRAL	2668032	404377	401299	805676
WEST SOUTH CENTRAL	2257981	426006	508332	934338
MOUNTAIN	1066923	307376	220769	528145
PACIFIC	1222645	493702	184103	677805
U.S. GRAND TOTALS	19586062	5399362	3250395	8649758

CHAPTER 4

ESTIMATES OF HOUSING DEPRIVATION

In 1949 the Congress proclaimed, and reaffirmed in the Housing Act of 1968, the goal of "a decent home and a suitable living environment for every American family." In the past several decades many housing programs have been proposed and implemented, yet the goal has not been met and millions of American families still suffer from one or more forms of housing deprivation. In addition to many households living in homes or apartments with substantial physical or structural deficiencies, there are many others living in overcrowded conditions or bearing unusually high housing costs, and still others living in severely blighted neighborhoods. The traditional concept of substandard housing as a unit lacking complete plumbing facilities, or one with all plumbing but in a dilapidated condition, is not sufficient to measure the full range of problems. A seven-person family living in a physically sound four-room house has a serious housing problem, as also does a poor family with an income of $3,000 which has to pay $125 in monthly rent for a safe apartment. As others have observed,[1] there are a variety of forms of housing deprivation; all are serious to the households forced to live with them.

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[1] See, for example, Building The American City, Report of the National Commission on Urban Problems to the Congress and to the President of the United States, 91st Congress, 1st Session, House Document No. 91-34 (Washington, D.C.: GPO, 1968); F. S. Kristoff, Urban Housing Needs Through The 1980's: An Analysis and Projection, Research Report No. 10, The National Commission on Urban Problems (Washington, D.C.: GPO, 1968); O. Sutermeister, "Inadequacies and Inconsistencies in the Definition of Substandard Housing," in Housing Code Standards: Three Critical Studies, Research Report No. 19, The National Commission on Urban Problems (Washington, D.C.: GPO, 1969); P. Marcuse, "Social Indicators and Housing Policy," Urban Affairs Quarterly, Vol. 7, No. 2 (December 1971).

We have started with three general types of housing deprivation resulting from (1) problems of the unit itself, (2) problems of occupancy, and (3) problems of the environment or neighborhood. Problems of occupancy have to do with a mismatch between the characteristics of the housing unit and the requirements of the household, and they are primarily a result of insufficient space or unusually high costs. In our work we have defined four specific categories of housing deprivation:

1. Households living in physically inadequate housing;
2. Households living in overcrowded conditions;
3. Households bearing unusually high housing costs;
4. Households living in an inadequate environment or neighborhood.

That is, by our definition a "decent" home should be not only in physically sound condition and in a suitable environment but should contain sufficient space for the inhabitants to live in, and should not place an undue burden on their budget.

In developing the criteria to make these categories of housing deprivation specific, we have been guided by the need to make estimates of housing deprivation for all the nation's metropolitan areas. Thus, like many others, we have based our definitions on available U.S. Census data. We have at present developed definitions for physically inadequate units, overcrowding, and high rent burden. In this report, however, we will not discuss housing deprivation that results from neighborhood or environmental factors. Difficult problems of establishing definitions and of data analysis remain to be solved before we can make estimates of this important component of housing deprivation.

In Building the American City,[2] the National Commission on Urban Problems described a housing unit that meets the traditional criteria of physically standard as "a nearly weather tight box with pipes in it." That is, the unit is not dilapidated and has complete plumbing facilities. For our purposes we require, in addition, that the unit be adequately heated. Perhaps our definition of a physically adequate unit could be expressed as "a nearly weather tight box with pipes in it which will not freeze in the winter." More precisely, we define a physically inadequate unit as one that lacks complete indoor plumbing facilities, or that has all plumbing, but the heating is inadequate for the local climate,[3] or that has all plumbing and adequate heating but is in a dilapidated condition.[4]

The addition of a heating dimension to the definition of a physically inadequate unit does not go very far in meeting the complaint of the National Commission on Urban Problems that the "weather tight box" concept of a standard unit is "hopelessly inadequate." Additional dimensions of adequate light, ventilation, and the operating condition of facilities, for example, should also be included.

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[2] Report of the National Commission on Urban Problems (1968), op. cit.

[3] Our definition of units with inadequate heating excludes all units located in the South region, as well as units in Arizona, California, Hawaii, and New Mexico. Units located in all other areas which do not have central or built-in heating or any heating at all are considered to have inadequate heating. The heating facilities in units described as inadequately heated are quite possibly incapable of maintaining a reasonable temperature level throughout the unit during winter months. Examples of such heating facilities are fuel-burning or portable room heaters, stoves, and fireplaces.

[4] Briefly, a dilapidated unit is one in an extreme state of physical disrepair, one that does not provide safe or complete shelter to the inhabitants. Details of our procedure for estimating the numbers of dilapidated units in 1970 will be found in Appendix A at the end of the report.

At present, there are no data available and hence no possibility of estimating the extent to which these factors play a role in housing deprivation.[5] Nonetheless a "weather tight box" is to be preferred to a leaky one, and our definition provides at least a reasonably conservative estimate of deprivation due to physically inadequate housing.

Our categories of overcrowding and unusually high housing costs recognize that deprivation may result from a mismatch between the characteristics of the unit and the requirements of the household. Housing deprivation by virtue of such a mismatch can exist even if the unit itself is physically and structurally adequate in all respects. An often-used criterion of an overcrowded household is one with more than one person per room. However, as discussed later in this report, survey data indicate that many households living with more than one person per room do not consider themselves overcrowded. An example might be a young couple living in an efficiency apartment. To avoid the problems of this definition, we have taken a more conservative one: in our analysis a household is overcrowded if it consists of at least three persons and has 1.5 persons or more per room. All rooms in a unit are counted except bathrooms, hallways, and those that are used predominately for storage.

An estimate of households paying unusually high housing costs should consider both renters and owners. Unfortunately, available Census data do not make it possible to estimate monthly homeowner payments, so we have looked only at renter households with a high rent burden. According to 1970 Census statistics, the median ratio of rent to income for all renter households was slightly over 20 percent; for those with incomes above $10,000, the median ratio was below 15 percent.[6] The Bureau of Labor Statistics estimated in 1970 that housing costs for an urban family of four with an income of about $7,000 would run, at current market prices, at about 20 percent of the household's total budget.[7] Thus housing costs in excess of 25 percent of income are likely to pose a serious problem for poorer households by limiting the amount of income left available for necessities such as food, clothing, and so on.

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[5] Once data from the U. S. Census Annual Survey of Housing become available, this situation will change.

In establishing our definition of a high rent burden we have concentrated on lower-income households, on the assumption that a high-income family spending a large percentage of its income for rent has, by choice, passed up opportunities for adequate housing at a lower cost. On the other hand, a low-income family may have no way to obtain a "decent" home without paying 25 or 35 percent of its income. For purposes of this report, a household with a high rent burden is defined as one with an income under $10,000 which falls in one of the following three categories:

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[6] By rent and income we mean monthly gross rent and total yearly income as defined by the U.S. Census Bureau. The ratio of rent to income is defined as twelve times the monthly gross rent divided by total income. Rent/income ratio data may be found in the Metropolitan Housing Characteristics series (HC (2) series) of the 1970 Census of Housing.

[7] See Bureau of Labor Statistics, Three Budgets for an Urban Family of Four Persons, 1969-1970 (Supplement to Bulletin 15 70-5), (Washington, D.C.: GPO, 1972). According to the Bureau "the budgets do not describe how families actually spend their money but rather answer questions on how much it costs, at current price levels, to purchase the specified lists of goods and services drawn up to represent different levels of living. All three budgets provide for the maintenance of the family's health and social well-being and for participation in community activities, but for different outlays of money."

1. A two-or-more-person household, with the head less than age 65, paying more than 25 percent of its income for rent.
2. A single-person household paying more than 35 percent of its income for rent.
3. A two-or-more-person household with the head over age 65, paying more than 35 percent of its income for rent.

It has been assumed that households in the first two of these categories have fewer expenses beyond those for housing and thus can presumably afford somewhat higher rents.

Our estimate of the national level of housing deprivation in 1970 is presented in Table 4-1. We have excluded households with incomes greater than $10,000 per year from all categories, on the assumption that such households have, in most cases, a reasonable opportunity by virtue of their income to acquire adequate housing.[8] The categories are estimated in non-overlapping terms;[9] households living in physically inadequate units represent the most inclusive category, those with a high rent burden the least inclusive. That is, some of the households living in physically inadequate units are also overcrowded or bear a high rent burden; on the other hand those in the high-rent-burden category suffer only that

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[8] If we relaxed the income constraint for the physically inadequate and overcrowded categories, the total 1970 estimate of housing deprivation would be 15.0 million.

[9] We have estimated the overlap between the various categories with data from the 1:1,000, 15 percent state tape of the 1970 Public Use Sample. For detailed documentation of this data source see U. S. Bureau of the Census, Public Use Samples of Basic Records From the 1970 Census: Description and Technical Documentation (Washington, D.C.: GPO, 1972). It is possible to obtain directly from these data estimates of the overlaps between all categories except that of dilapidation. In the case of dilapidation we have used the method employed in Appendix A together with the Public Use Sample data to estimate the various overlaps.

TABLE 4-1

NATIONAL DATA ON HOUSING DEPRIVATION: 1970
(Non-Overlapping Categories)

Category	Households (in millions)
Households in physically inadequate units	6.9
Overcrowded households in physically adequate units	0.7
Non-overcrowded households in physically adequate units with high rent burden	5.5
Total households with one or more forms of housing deprivation	13.1
All U.S. households	63.4

one form of deprivation. Data showing the degree of overlap are presented in Table 4-2. We estimate that 13.1 million households suffer housing deprivation in at least one form; this is more than double the Kaiser Committee's estimate of 6 million, yet it is conservative in that it does not include homeowners with unusually high housing costs, nor does it include households suffering inadequacies due to neighborhood or environmental factors.

Figure 4-1 compares the level and composition of housing deprivation in 1970 with that in 1960. The absolute level has been decreasing slightly and, more importantly, the composition is changing dramatically. Significant progress has been made in reducing the number of households living in physically inadequate units; however, the number of households with a high rent burden has increased. As discussed in Appendix B, the number of households in physically inadequate units is expected to continue to decrease during the 1970s, although at a slower rate than in the past two decades. Although we have made no projections of the number of households with a high rent burden in 1980, it is reasonable to suppose that the number will be larger than it was in 1970, given the rapid rise in housing costs. Thus we see a rather dramatic shift in the pattern of housing deprivation, which reflects in part the difficult problem of providing low-cost housing to replace the diminishing stock of physically inadequate units. The data in Table 4-2 emphasize that, in 1970, most households with a high rent burden lived in physically sound, nonovercrowded units.

More information on the shift in housing is provided by a comparison of 1960

TABLE 4-2

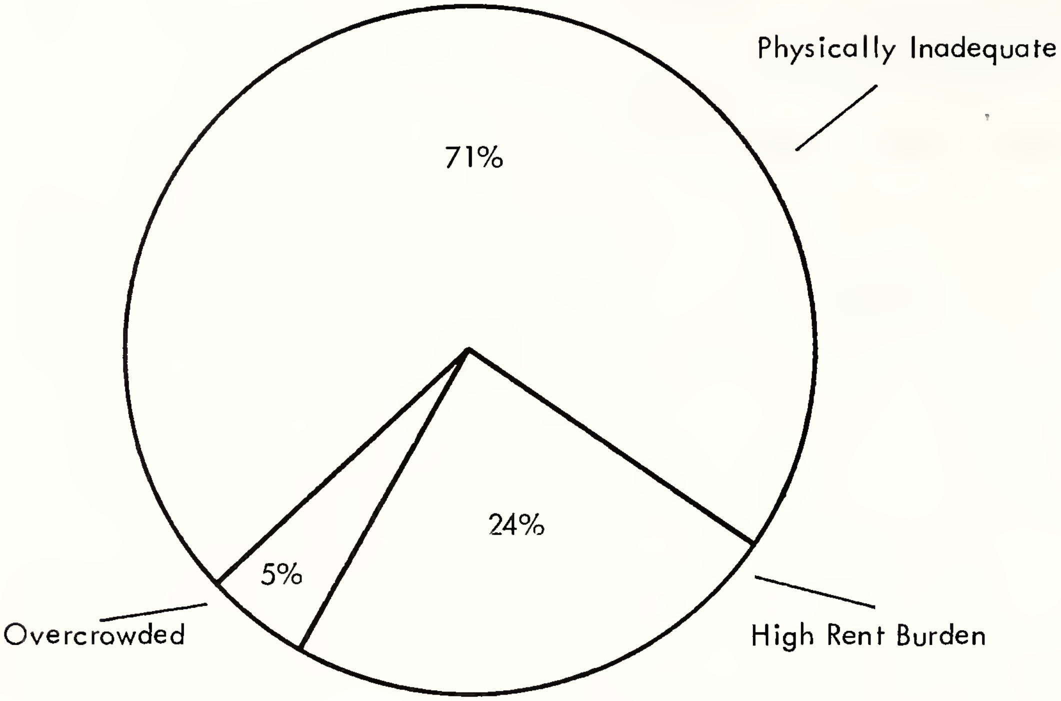
NATIONAL DATA ON HOUSING DEPRIVATION: 1970

Overlap

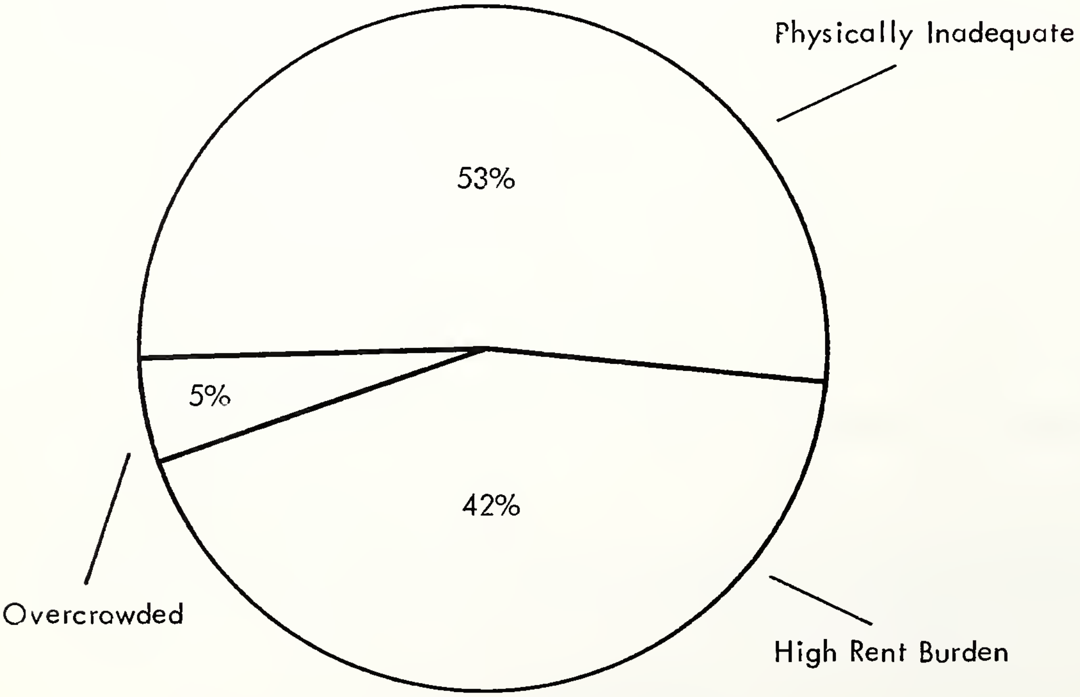
(Numbers in millions)

	Overcrowded, No High Rent Burden	Non-Overcrowded With High Rent Burden	Overcrowded, With High Rent Burden
Housholds in physically inadequate units	0.4	1.1	0.1
Households in physically adequate units	0.5	5.5	0.2

Figure 4-1: COMPOSITION OF HOUSING DEPRIVATION, 1960 and 1970
(non-overlapping categories)



1960 Total Housing Deprivation: 15.3 Million Households



1970 Total Housing Deprivation: 13.1 Million Households and 1970 rent levels.[10] After correcting for inflation, we find over the decade of the 1960s, a net loss of 2.1 million units renting for less than $100 per month (in 1970 dollars), even though 1.2 million such units were constructed during the same period. In percentage terms, this represents a loss of 16 percent of the low-rent stock. Although 3.2 million units renting for under $160 per month were built during the 1960s, the actual number of occupied units in this rental range increased by only 0.6 million. Thus, because of losses through demolition and rent increases due to renovation, and because of economic pressures on landlords, the stock of low-rent units is diminishing.

Table 4-3 shows the extent of housing deprivation in 1960 and 1970 for households earning under $ 5,000 and between $ 5,000 and $10,000.[11] Households with less than $5,000 are particularly hard hit. A comparison of the 1960 and 1970 percentages demonstrates the impact of rising rents and the reduction in the numbers of physically inadequate units.

As might be expected, the intensity of different forms of housing deprivation varies from place to place. Figure 4-2 shows that households living in physically inadequate units are concentrated outside the nation's metropolitan areas, and conversely that those suffering a high rent burden are more concentrated within them. Table 4-4 gives the variations between different regions. Deprivation

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[10] This comparison is based on an analysis of data drawn from U. S. Bureau of the Census, Census of Housing: 1970 Metropolitan Housing Characteristics, Final Report (HC (2)-1), United States and Regions (Washington, D.C.: GPO, 1972).

[11] To correct for inflation, incomes under $5,000 in 1970 are taken as less than $3,800 in 1960 dollars, and incomes of $10,000 in 1970 are taken as approximately $7,500 in 1960 dollars.

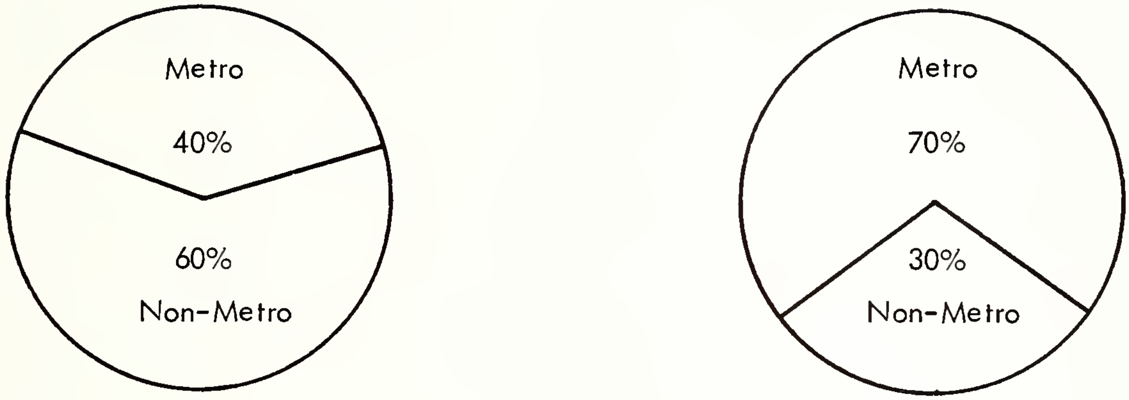
TABLE 4-3

PERCENTAGE OF INCOME GROUPS WITH HOUSING DEPRIVATION: 1960 and 1970

	Under $5,000		$5,000 - $10,000	
	1960	1970	1960	1970
Households living in physically inadequate units	39%	24%	18%	13%
Overcrowded households in physically adequate units	2%	2%	2%	2%
Non-overcrowded renter households in physically adequate units with high rent burden	31%	54%	11%	15%

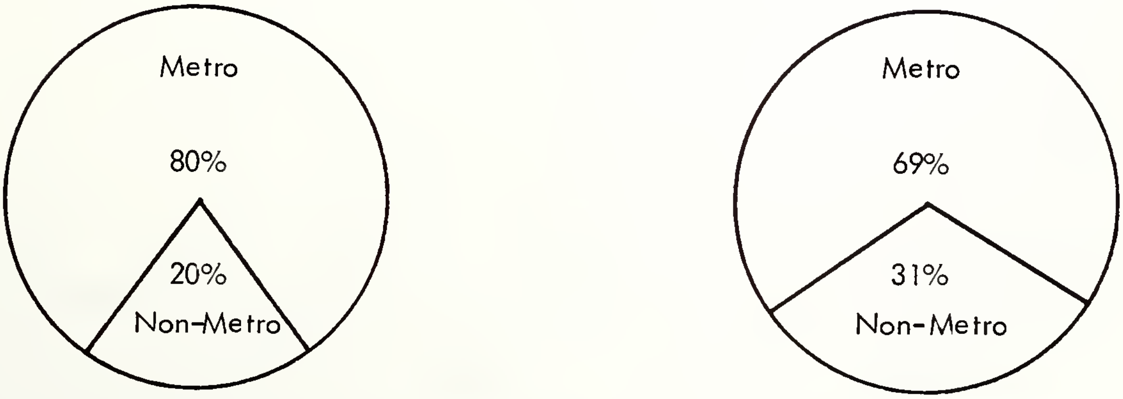
Figure 4-2: METROPOLITAN AND NON-METROPOLITAN AREA PERCENTAGES

BREAKDOWN OF HOUSING DEPRIVATION
(non-overlapping categories)



Physically Inadequate

Overcrowded



High Rent Burden

All Households

TABLE 4-4

REGIONAL DATA ON HOUSING DEPRIVATION: 1970
(Non - Overlapping Categories)

Category	Households (in millions) Northeast	North Central	South	West
Households in physically inadequate units	1.4	2.2	2.4	0.9
Overcrowded households in physically adequate units	0.1	0.1	0.4	0.1
Non-overcrowded households in physically adequate units with high rent burden	1.6	1.2	1.4	1.3
Total households with one or more forms of housing deprivation	3.1	3.5	4.2	2.3
All households	15.5	17.5	19.3	11.2

that results from households living in physically inadequate units tends to be concentrated in the North Central and South regions. About half of all occupied units with inadequate plumbing are located in the South; and about half of all occupied units with inadequate heating are located in the North Central region. Households with a high rent burden tend to be concentrated in the West and Northeast.

National and regional data give only a highly aggregated picture of housing deprivation. It is important to policy makers and program designers to have information on the local level as well. Exhibit 4-1 provides summary data for all the nation's metropolitan areas as of 1970. More detailed metropolitan area data will be found in Appendix C. At present we have no estimates of the overlap in different types of deprivation at the level of the SMSA, and thus we can present no figures for total housing deprivation at that level. In Exhibit 4-1, therefore, the data for overcrowded households include those living in physically inadequate units as well as those living in physically adequate units. Also it is only with the data on high rent burden that we have excluded households with incomes over $10,000. A similar adjustment should be made in the other categories as well.

There are, of course, wide variations in the extent of different forms of housing deprivation in different metropolitan areas. For example, SMSAs such as Miami or Ann Arbor have large percentages of renters with a high rent burden, but relatively small percentages of households living in physically inadequate units. Similarly, SMSAs such as Laredo and Brownsville, Texas, with high percentages of households living in physically inadequate units, have relatively low percentages of renters paying a high rent burden. SMSAs that have large percentages of renters paying a high rent burden tend to be retirement centers or college towns, and thus they have a significantly greater proportion of non-family and single-person households. At the same time, these SMSAs tend to have proportionately more affluent households, and they have witnessed more construction during the 1960s than those SMSAs with relatively low percentages of renters paying high rent burdens. SMSAs with high proportions of households in physically inadequate units tend to be relatively poor and slowly growing, and consequently they have a greater amount of older housing stock. These differences help to illustrate the difficulty of devising a uniform national policy to eliminate housing deprivation, and they underscore the need for policies (and the ensuing programs) that come to grips with variations in local conditions.

Exhibit 4-1

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
ABILENE,TEX.	5.3	2.4	9.6	35823
AKRON,OHIO	9.2	1.0	8.7	206344
ALBANY,GA.	13.3	6.2	15.7	25190
ALBANY-SCH-TROY,N.Y.	15.9	0.8	9.3	230484
ALBUQUERQUE,N.MEX.	4.5	3.7	11.4	94223
ALLENTOWN-B-E,PA-N.J	9.8	0.7	6.8	174905
ALTOONA,PA.	10.6	0.7	6.4	43430
AMARILLO,TEX.	3.0	2.0	8.5	47181
ANAHEIM-S.A.-G.GR,CA	2.4	1.5	12.7	436120
ANDERSON,IND.	17.2	1.5	6.1	44190
ANN ARBOR,MICH	8.5	1.3	18.1	68578
APPLETON-OSHKOSH,WIS	12.3	1.3	6.7	78398
ASHEVILLE,N.C.	10.3	2.2	7.3	47248
ATLANTA,GA.	5.7	2.3	13.2	429369
ATLANTIC CITY,N.J.	11.0	1.0	14.2	60716
AUGUSTA,GA.-S.C.	11.0	3.9	11.6	71437
AUSTIN,TEX.	5.6	3.5	17.8	90614
BAKERSFIELD,CALIF.	3.9	4.2	10.4	101650
BALTIMORE,MD.	5.2	1.5	12.7	623523
BATON ROUGE,LA.	6.7	4.2	11.7	81460
BAY CITY,MICH.	16.6	1.5	5.7	34571
BEAUMONT-P.A.-OR,TEX	7.3	2.8	8.2	97431
BILLINGS,MONT.	14.3	1.8	11.2	27641
BILOXI-GULFPORT,MISS	8.2	3.4	11.6	37531
BINGHAMTON,N.Y.-PENN	10.5	0.8	8.3	93290

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
BIRMINGHAM,ALA.	12.5	3.7	9.1	232451
BLOOMNGTN-NORMAL,ILL	11.6	0.8	10.5	31874
BOISE CITY,IDAHO	17.3	1.6	9.0	35834
BOSTON,MASS.	9.7	1.0	16.2	859736
BRIDGEPORT,CONN.	12.9	1.3	10.1	120507
BRISTOL,CONN.	11.0	1.5	7.7	20103
BROCKTON,MASS.	12.2	1.0	9.5	54895
BROWNSVILLE &V., TEX	24.7	17.7	8.2	35432
BRYAN-COLLGE STA,TEX	11.6	3.5	14.0	16977
BUFFALO,N.Y.	15.2	0.8	10.6	418255
CANTON,OHIO	10.3	0.9	6.4	114690
CEDAR RAPIDS,IOWA	8.8	1.2	8.6	50855
CHAMPAIGN-URBANA,ILL	11.6	1.1	18.4	47361
CHARLESTON,S.C.	15.2	4.3	12.7	82646
CHARLESTON,W.VA.	8.9	2.3	9.0	74511
CHARLOTTE,N.C.	7.4	2.3	12.2	125436
CHATTANOOGA,TENN.-GA	7.6	2.2	10.5	97915
CHICAGO,ILL.	13.3	2.0	14.1	2182399
CINCINNATI,OHIO-K-I	13.9	2.7	11.2	430771
CLEVELAND,OHIO	8.9	0.9	10.7	650138
COLORADO SPRS,COLO.	10.6	1.6	15.9	67581
COLUMBIA,MO.	16.7	1.5	18.2	24109
COLUMBIA,S.C.	11.4	3.5	10.2	86202
COLUMBUS,GA.-ALA.	11.0	4.7	14.0	67396
COLUMBUS,OHIO	10.9	1.0	13.2	282959

Exhibit 4-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
CORPUS CHRISTI,TEX.	10.3	8.1	9.0	79709
DALLAS,TEX.	5.6	3.1	12.3	492284
DANBURY,CONN.	8.7	1.2	9.0	23564
DAVENPORT &V.,IA-ILL	9.0	1.3	8.2	114835
DAYTON,OHIO	11.8	1.2	8.9	263052
DECATUR,ILL.	11.7	1.8	8.7	40808
DENVER,COLO.	9.0	1.4	13.4	392101
DES MOINES,IOWA	6.7	1.3	10.7	93415
DETROIT,MICH.	9.8	1.5	8.4	1266585
DUBUQUE,IOWA	12.3	2.2	7.0	24279
DULUTH-SUPERIOR,MN-W	17.3	1.4	8.6	84344
DURHAM,N.C.	10.1	2.7	16.6	57465
EL PASO,TEX.	10.0	9.1	11.4	95843
ERIE,PA.	12.4	1.0	7.4	79249
EUGENE,OREG.	25.3	1.4	13.5	68257
EVANSVILLE,IND.-KY.	20.7	2.6	8.7	74855
FALL RIVER,MASS.-R.I	41.1	1.4	13.0	48909
FARGO-MRHD,N.DAK-MN.	14.8	1.5	13.1	35597
FAYETTEVILLE,N.C.	10.7	3.4	15.8	52000
FITCHBG-LEMNSTR,MASS	20.7	1.3	11.4	30237
FLINT,MICH.	12.3	1.9	7.1	143582
FT LAUDERDALE,FLA.	4.6	2.8	10.4	222563
FORT SMITH,ARK.-OKLA	13.9	3.6	6.6	52589
FORT WAYNE,IND.	9.5	1.1	7.4	85720
FORT WORTH,TEX.	4.9	2.8	9.4	240730

Exhibit 3-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
FRESNO,CALIF.	4.0	4.4	13.4	126752
GADSDEN,ALA.	13.1	2.6	6.5	30241
GAINESVILLE,FLA.	11.5	2.4	17.2	31115
GALVESTN-TEX CTY,TEX	7.5	3.3	9.8	52987
GARY-HMND-E CHI,IND.	13.7	3.4	8.2	184649
GRAND RAPIDS,MICH.	10.2	0.9	7.0	159760
GREAT FALLS,MONT.	14.6	2.2	11.9	25292
GREEN BAY,WIS.	12.9	1.5	7.2	43560
GREENSBRO-W.S.,N.C	9.6	2.3	9.6	187318
GREENVILLE,S.C.	11.0	3.2	8.4	91465
HAMILTON-MIDLTN,OHIO	14.4	2.0	9.0	67110
HARRISBURG,PA.	11.1	0.7	7.3	132227
HARTFORD,CONN.	9.7	1.0	12.5	206815
HONOLULU,HAWAII	8.9	8.2	16.2	164763
HOUSTON,TEX.	6.8	3.6	11.4	610650
HUNTNGTN-ASHLND,W.VA	12.3	2.6	8.8	81349
HUNTSVILLE,ALA.	11.0	3.0	7.8	65190
INDIANAPOLIS,IND.	15.2	1.8	9.3	346896
JACKSON,MICH.	12.6	1.4	6.5	42261
JACKSON,MISS.	12.4	6.4	11.3	74432
JACKSONVILLE,FLA.	8.8	2.5	12.2	161666
JERSEY CITY,N.J.	17.8	2.6	18.2	207499
JOHNSTOWN,PA.	13.9	1.3	5.9	80713
KALAMAZOO,MICH.	10.2	1.1	10.7	59406
KANSAS CITY,MO.-KANS	10.2	1.3	10.1	409435

Exhibit 4-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
KENOSHA,WIS.	10.0	1.5	8.0	35468
KNOXVILLE,TENN.	10.2	2.3	9.1	126837
LA CROSSE,WIS.	13.2	1.0	9.8	24268
LAFAYETTE,LA.	10.3	5.7	10.0	29970
LAFAYETTE-W LAF.,IND	10.2	1.9	13.8	32269
LAKE CHARLES,LA.	8.8	4.0	7.9	42065
LANCASTER,PA.	13.0	0.8	7.2	97759
LANSING,MICH.	11.1	0.9	11.4	110521
LAREDO,TEX.	20.5	17.8	10.9	17867
LAS VEGAS,NEV.	15.7	2.6	17.0	87728
LAWRENCE-HAVRL,MASS.	18.7	0.9	11.9	73735
LAWTON,OKLA.	4.7	2.3	14.9	28827
LEWISTON-AUBURN,MAIN	15.2	1.3	13.0	23061
LEXINGTON,KY.	5.9	2.2	15.9	54507
LIMA,OHIO	18.6	1.5	5.6	51817
LINCOLN,NEBR.	6.2	0.7	12.5	53912
LITTLE ROCK,ARK.	7.4	2.7	10.4	102882
LORAIN-ELYRIA,OHIO	9.5	1.5	6.2	73087
LOS ANGELES,CALIF.	4.4	2.6	17.6	2430822
LOUISVILLE,KY.-IND.	5.8	2.4	9.4	256980
LOWELL,MASS.	17.0	1.1	11.3	60444
LUBBOCK,TEX.	3.7	5.3	12.4	53253
LYNCHBURG,VA.	14.0	2.4	7.3	36706
MACON,GA.	11.1	4.9	12.1	61851
MADISON,WIS.	8.3	1.2	17.8	88574

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
MANCHESTER,N.H.	19.9	1.3	12.7	34279
MANSFIELD,OHIO	12.8	1.5	7.2	39871
MCALLEN-PHR-EDNBG,TX	28.3	20.7	6.8	43525
MEMPHIS,TENN.-ARK.	9.5	5.8	13.4	226782
MERIDEN,CONN.	14.9	1.5	10.5	17832
MIAMI,FLA.	7.1	6.6	20.2	428026
MIDLAND,TEX.	3.0	3.5	6.0	19804
MILWAUKEE,WIS.	10.2	1.0	11.5	432678
MINNEAPS-S PAUL,MINN	8.2	1.1	12.2	557147
MOBILE,ALA.	11.2	4.6	8.4	109490
MODESTO,CALIF.	3.2	3.0	11.7	62100
MONROE,LA.	14.1	4.9	10.7	34485
MONTGOMERY,ALA.	14.6	5.1	11.2	60332
MUNCIE,IND.	18.9	1.8	8.7	39430
MUSKEGON-M. HTS,MICH	18.2	2.3	6.3	47031
NASHUA,N.H.	15.7	1.4	10.3	19845
NASHVILLE,TENN.	8.4	2.3	11.2	169216
NEW BEDFORD,MASS.	37.2	0.9	14.3	51275
NEW BRITAIN,CONN.	18.9	1.3	9.9	45815
NEW HAVEN,CONN.	9.2	1.0	15.2	113001
NEW LONDON &V.,CONN.	14.0	1.1	10.9	61275
NEW ORLEANS,LA.	8.4	5.5	16.2	318418
NEW YORK,N.Y.	7.0	2.6	18.4	3876503
NEWARK,N.J.	8.5	1.6	14.9	583985
NEWPRT NWS-HMPTN,VA.	5.8	1.7	13.7	83023

Exhibit 4-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
NORFOLK-PORTSMTH,VA.	6.7	2.1	17.3	191535
NORWALK,CONN.	7.7	1.4	10.4	36781
ODESSA,TEX.	3.2	4.5	5.8	27588
OGDEN,UTAH	14.3	2.3	9.4	37252
OKLAHOMA CITY,OKLA.	4.3	1.5	11.0	210102
OMAHA,NEBR.-IOWA	9.3	1.6	10.8	165216
ORLANDO,FLA.	6.9	2.5	11.4	134402
OWENSBORO,KY.	9.7	3.0	6.4	24012
OXNARD-VENTURA,CALIF	2.8	2.8	11.0	106469
PATERSON &V.,N.J.	8.0	1.2	10.3	426839
PENSACOLA,FLA.	10.4	3.3	10.0	71233
PEORIA,ILL.	10.1	1.3	7.9	108134
PETERSBG-CNL HTS,VA.	14.0	3.7	12.0	34635
PHILADELPHIA,PA.-N.J	9.2	1.0	9.8	1480191
PHOENIX,ARIZ.	4.3	3.4	11.5	302633
PINE BLUFF,ARK.	20.6	5.4	8.1	25714
PITTSBURGH,PA.	11.2	1.2	9.0	759174
PITTSFIELD,MASS.	8.5	0.5	10.3	24899
PORTLAND,MAINE	11.5	1.0	12.8	45512
PORTLAND,OREG.-WASH.	16.8	0.9	11.7	341505
PROVIDENCE,R.I.-MASS	18.2	1.1	11.6	285026
PROVO-OREM,UTAH	11.4	2.9	13.1	34473
PUEBLO,COLO.	16.5	3.8	8.6	35373
RACINE,WIS.	10.2	1.4	8.6	49796
RALEIGH,N.C.	9.8	2.8	11.2	67533

Exhibit 4-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
READING,PA.	10.2	0.7	6.2	97523
RENO,NEV.	20.0	1.7	15.5	41787
RICHMOND,VA.	7.2	1.5	12.5	163313
ROANOKE,VA.	5.5	1.0	8.3	58465
ROCHESTER,MINN.	8.4	0.9	11.4	25202
ROCHESTER,N.Y.	9.5	0.9	10.2	270515
ROCKFORD,ILL.	10.9	1.3	9.3	84494
SACRAMENTO,CALIF.	3.3	1.7	14.5	255826
SAGINAW,MICH.	18.1	2.1	6.4	63143
SAINT JOSEPH,MO.	17.8	1.9	8.6	29689
SAINT LOUIS,MO.-ILL.	13.4	2.9	10.7	736116
SALEM,OREG.	25.0	1.8	10.5	59175
SALINAS-MONTEREY,CAL	3.8	4.1	15.0	71232
SALT LAKE CITY,UTAH	11.1	2.1	10.1	158698
SAN ANGELO,TEX.	6.4	3.9	9.5	22608
SAN ANTONIO,TEX.	9.2	6.6	10.4	243864
SAN BERNARDINO,CALIF	3.6	2.8	12.4	361889
SAN DIEGO,CALIF.	4.1	2.1	17.0	422767
SAN FRNCSCO-OKLD,CAL	5.4	1.8	17.4	1085512
SAN JOSE,CALIF.	2.7	1.7	14.4	322782
SANTA BARBARA,CALIF.	3.3	2.0	18.3	83929
SANTA ROSA,CALIF.	3.4	1.7	13.1	67861
SAVANNAH,GA.	11.6	2.9	14.7	57910
SCRANTON,PA.	11.3	0.7	7.5	75670
SEATTLE-EVERETT,WASH	14.3	1.0	12.0	473222

Exhibit 4-1 continued

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
SHERMAN-DENISON,TEX.	8.0	2.0	7.0	27733
SHREVEPORT,LA.	13.1	4.6	10.6	90866
SIOUX CITY,IOWA-NEBR	13.5	1.7	8.7	36745
SIOUX FALLS,S.DAK.	9.8	1.5	10.3	28957
SOUTH BEND,IND.	12.3	1.2	6.0	86680
SPOKANE,WASH.	14.7	1.1	10.8	93681
SPRINGFIELD,ILL.	9.9	1.8	8.6	54374
SPRINGFIELD,MO.	23.2	2.2	10.1	51153
SPRINGFIELD,OHIO	16.9	1.3	8.1	48242
SPRNGFLD-&V,MASS-CT	12.6	0.9	12.1	164661
STAMFORD,CONN.	6.3	1.2	10.0	64486
STEUBNVL,OHIO-W.VA.	15.0	1.9	6.4	51168
STOCKTON,CALIF.	5.0	3.1	12.5	92372
SYRACUSE,N.Y.	9.9	0.9	11.3	192242
TACOMA,WASH.	20.3	1.2	11.7	123421
TALLAHASSEE,FLA.	12.5	3.0	17.3	31022
TAMPA-ST PET,FLA.	6.4	1.7	9.5	370051
TERRE HAUTE,IND.	23.9	2.0	6.3	57912
TEXARKANA,TEX.-ARK.	14.5	3.8	6.6	33007
TOLEDO,OHIO-MICH.	15.6	1.1	8.5	212951
TOPEKA,KANS.	12.0	1.2	10.7	49986
TRENTON,N.J.	8.3	1.1	10.7	93486
TUCSON,ARIZ.	4.6	4.2	12.0	110785
TULSA,OKLA.	5.4	1.4	10.0	159476
TUSCALOOSA,ALA.	15.0	3.9	13.4	32916

METROPOLITAN AREA DATA ON HOUSING DEPRIVATION:1970

	PERCENT PHYSICALLY INADEQUATE	PERCENT OVERCROWDED	PERCENT HIGH RENT BURDEN	TOTAL HOUSEHOLDS
TYLER,TEX.	12.4	3.4	6.7	31023
UTICA-ROME,N.Y.	13.5	1.0	8.8	103486
VALLEJO-NAPA,CALIF.	3.2	1.6	12.7	76218
VINELAND-MLVLE,N.J.	14.6	2.3	9.9	37086
WACO,TEX.	7.6	2.7	9.8	48069
WASHINGTON,D.C.-M-V	4.3	2.1	14.8	898496
WATERBURY,CONN.	19.0	1.3	9.0	64438
WATERLOO,IOWA	10.3	1.4	8.9	39638
WEST PALM BEACH,FLA.	8.3	4.1	11.3	123347
WHEELING,W.VA.-OHIO	9.4	1.6	7.0	59442
WICHITA,KANS.	14.9	1.7	10.3	125051
WICHITA FALLS,TEX.	5.0	1.8	8.6	39803
WILKES-BARRE-HAZ,PA.	13.9	0.8	7.7	111694
WILMINGTON,DEL-NJ-MD	4.7	1.0	8.3	148697
WILMINGTON,N.C.	11.2	2.2	9.7	33581
WORCESTER,MASS.	21.7	0.9	11.0	104770
YORK,PA.	15.8	1.0	5.8	105004
YOUNGSTOWN-WRN,OHIO	11.5	1.3	6.2	162453

CHAPTER 5

THE INFLUENCE OF CONSUMER PREFERENCES ON HOUSING MARKETS

Overview of Objectives and Methodology

Statistics from the U.S. Census and housing industry sources may reflect the trends that are occurring in household formation and in residential mobility, but they cannot, inevitably, say anything about people's attitudes toward, and level of satisfaction with, the housing they live in. Nor can they tell us what the American public is aspiring for in housing, or what preferences housing consumers have among the options presently or potentially available to them. The purpose of this chapter is to shed some light on these attitudinal issues, and it does so by reporting highlights from a pair of in-depth surveys in Kansas City and Boston which were conducted in the past two years by the Joint Center for Urban Studies.

This pair of surveys is most properly thought of as a pilot research project, in which the Joint Center was testing methodology and making a first inquiry into consumer housing preferences and aspirations. Their purpose, as initially conceived, was to develop hypotheses for further examination in a national sample. The findings which emerged, however, proved consistent from the one community to the other. It is thus possible to present them here with considerable confidence that national sampling would bear them out. (Such sampling would still be useful, especially to the extent that it would permit quantification of the findings and provide clearer evidence of regional variations--but it is not imperative for the present purposes.)

All told, 900 people were interviewed in the two surveys. The focus of the inquiry was on these matters: (1) the attitudes of homeowners and renters toward their present housing--that is, their specific likes and dislikes and general level of satisfaction; (2) expectations and aspirations about changes in the individual respondents' housing situations through the next five or ten years; and (3) the way the respondents--as a sampling of the lay public--would rate houses and neighborhoods for standardness and desirability of residence.

The Boston survey was conducted first, in May and June of 1971, by interviewer-employees of the Joint Center for Urban Studies. This survey featured 600 in-home, face-to-face interviews with a cross-section of Greater Boston area homeowners and renters. Three hundred interviews were similarly gathered from a cross-section of greater Kansas City area residents in November and December, 1972. In both surveys proportionate numbers of upper-status, middle-status, and lower-status white and black men and women were sampled. All geographic sections of each metropolitan area were proportionally represented.

Over eighty different depth questions probing attitudes toward housing and neighborhoods were employed in these surveys, though not every question was put to each interviewee. Responses to these questions have been subjected to intensive analysis by a team of social psychologists associated with the Joint Center and Harvard University. The findings reported here are those believed most relevant to the immediate task of projecting national housing needs during the 1970s.

This chapter emphasizes qualitative data and social psychological interpretations to suggest what the public will likely be looking for in housing during the rest of this decade. This is in contrast with previous chapters which have relied primarily on sensitive manipulation of statistical data to develop construction forecasts and estimates of social housing need. At times this chapter may seem more to be raising questions than projecting answers -- but if so, this is because the purpose is not only to offer some guidelines as to the kinds of new housing units that will most nearly satisfy public demand in 1980 but also to point out certain factors in consumer aspirations which, if acted upon, may move the total unit need for housing away from the number forecast in this report.

One example of this appears in the discussion of the sources of homeowner and renter dissatisfaction with presently occupied housing and neighborhoods. The volume and locus of these dissatisfactions suggest that with a reasonable degree of prosperity, the rate of abandonment of present housing will be at least as great as, and possibly greater than, the levels experienced in the 1960s.

> Item: If the findings from Boston and Kansas City are typical for the nation's metropolitan areas, then a very large percentage of middle-income families who still live in older central-city areas, or industrial satellite

> neighborhoods, are dissatisfied with their housing and especially its setting. They are extremely eager to move to greener, more suburban areas. They feel "behind the times" in their housing and want to catch up. This thrust toward housing change could not have been revealed by the 1970 Census data. Projections of housing needs through to 1980 which do not take into account these attitudes toward present housing and a desire for change will miss a major ingredient in the picture of demand and need.

The model of consumer behavior in the housing market which is presented here derives from a social-class analysis of current aspirations and expectations. A more precise, fully developed forecast of 1980 housing needs could be rendered if this model were employed to project the volume of various kinds of housing units that will be wanted then. The adequacy of the present stock, considering both its characteristics and location, could be measured against that projection.

> Item: One objective in such a projection would be to determine (a) which communities are suffering from an undersupply of housing units suitable for families with children, in terms of what such families will be wanting in 1980, and (b) which communities may be suffering from an undersupply of housing units suitable for other kinds of household formations.[1]

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[1] As Chapter 3 points out, these other types of household formation are growing in number at a faster rate than regular families.

The definitions of housing deprivation employed in the previous chapter were acknowledged there to be deficient in certain respects: they are too reliant upon Census classifications that, at times, are not as "sensitive" as one could wish to the indications of a housing problem. In this chapter further illustration will be offered of where, and how, these definitions are at odds with the way those housed in the designated problem manner feel about their situation.

An especially critical issue for housing through the past decade has been neighborhood stability. This should continue to be critical for the next several years, and could quite possibly affect our construction forecasts and estimates of housing deprivation.

> Item: The pilot study pinpoints school integration problems as a major continuing source of neighborhood instability. The possibility cannot be overlooked that a larger-than-usual share of housing that is today considered standard in quality and desirability may slip down to substandard in value and appearance in the near future simply because it is located in areas from which people are fleeing. If this happens, pressure will be increased for the provision of new housing units at the middle and upper end

of the status ladder. Given this possibility, it is clear that policy decisions in regard to school matters, and also in regard to housing for the poor and disadvantaged minorities, will be of considerable consequence in determining total construction needs between now and 1980.

Patterns in Housing Market Goals by Socio-Economic Class and Life Stages

It is now possible to set forth an interpretation of the housing standards and goals that each socio-economic class in the United States seems to be setting for itself in the 1970s. The description pertains primarily to families living in metropolitan areas. In such areas, a considerable diversity of neighborhood settings, as well as a near-complete range of housing types, is available for people to choose among. The choices they make have mainly to do with their social-class status, income level, age, and family stage.

It is proposed here that knowing a family's (or individual's) social-class identification is crucial for understanding its housing aspirations. At each of the four main class levels--upper status, middle class, working class, and lower class--one finds that a different set of expectations has been established about the kind of housing which provides a proper symbolic statement for each life stage. Changes in housing made in accordance with these expectations can be considered "normal"; when such changes are not made, the situation is "abnormal" and leads to frustration, disappointment, and possibly to pent-up demand.

A brief profile of class characteristics is presented in introduction to the discussion of each status group's housing goals. Much fuller definitions of the four class groups may be found in Appendix D, under "The Social Class Concept," at the end of this report. There, each class is characterized by principal occupations, income level concentration, and educational background. The percentage of American families identified with each class grouping has been suggested. When pertinent, special notes on market behavior and consumer goals beyond housing have been included.

A. Upper-Status Groups

Profile: This category embraces both the upper class and the upper-middle class, as these two groups have been identified by social scientists. At its core is college-educated professional and managerial America. Family incomes concentrate, during the middle adult years, in a range from $24,000 to $37,500 or $40,000 (1973 dollars),[2] but in one out of eight instances are in excess of $50,000. Younger families usually earn less, but nevertheless are considered part of the upper-status group (junior division), as a result of their educational background and acknowledged career potential.

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[2] The Kansas City and Boston surveys referred to in the text dealt with current images of social class and standards of living, as well as with neighborhood and housing imagery and aspiration. The income levels associated here with the social classes are derived from these surveys. The survey findings were in terms of 1971 income levels in Boston and 1972 income levels in Kansas City. These have been projected forward to 1973 and given in terms of a national urban average. (In Boston somewhat higher income levels are associated with each class group than shown in the text, and in Kansas City slightly lower.)

Among families of solidly upper-middle-class status, it is expected that by the time the household head is in his thirties and approaching the years of his prime earning powers, the family should have acquired a home of at least eight rooms, including four bedrooms, with two and a half baths (at minimum), and a two-car garage -- all in good condition, and thoroughly up-to-date in appliances and equipment. If the family has more than two children of school age, another bedroom or so may be required.

Such a house, or one somewhat larger and more expensive, is the kind Americans rank at the "Very Good" level these days -- it is symbolically associated with financially well-off, managerial and professional class families.[3]

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[3] Standards for "Very Good" housing -- the kind that solidly upper-middle class families expect -- vary from one period and generation to the next. Almost certainly, for example, had a study similar to this one been conducted in the 1920s, 1930s, or 1940s (even into the early 1950s), most seven-room houses of good condition would have been classed as "Very Good" by residents of cities in the Midwest, Far West, and South. At that time few upper-middle-class families had more than two children to require a fourth bedroom, and seven-room housing (no family room, and a den possibly instead of a fourth bedroom) was the kind built in the "best neighborhoods" of those region's major cities.

That changes of equal moment in the social definitions of housing may occur in the future must be anticipated. A seven-room house may again come to be the "Very Good" standard if construction costs escalate together with land costs and if family size dwindles back to the four-person norm -- and if upper-status people decide to spend their money in other ways than on largish houses.

See Appendix D, under "Seven Levels of Housing in Public Imagery," at the end of this report, for further discussion of this and all other public-image levels of housing referred to in the ensuing pages. The names attached to each, in descending order of status, are: Prestige Class, Very Good, Pleasantly Good, Standard-Comfortable, Standard-Marginal, Substandard, and Slum level.

Ideally, this home should be in a neighborhood where homes of equal status are numerically dominant -- and it should be in school districts where either the majority of students or a significant fraction (one-fourth or one-third, at least) are drawn from families similarly housed.

Families of distinctly upper-class position expect to occupy more elaborate housing during the prime years of adulthood -- the kind looked up to by the American public as "Prestige Class" in price and appearance. Such families and houses represent only about one percent of the total, however, and will not concern us further here as a separate category.

Older Families. For upper-middle-class couples past their early fifties -- after the children have grown and left home -- the expectation is increasing that the "Very Good" home occupied during their middle adult years will be abandoned in favor of a less-demanding apartment, condominium town house, or small but luxurious private home. In this choice, leisure and amenity substitute as status symbols for space per se.

At this life stage, the neighborhood considerations are proximity to "good shopping" and the city's best residential areas and protection, meaning a sense of safety from crime and unwanted presences; there is also possibly an interest in a resort environment, as would be the case for those who move to an entirely different community upon retirement.

Younger Families. During the early years of adulthood, upper-status couples are expected to graduate up from "starter" apartments through five-room, six-room, and seven-room dwellings as income permits and growth in family size warrants (and often as transfers from one city to another occur).

During this early period of adulthood, neighborhood considerations are important in housing choice for upper-status people, but in somewhat different ways than later on. At first, the area chosen may be "interesting" (as in a renewing inner-city neighborhood, or an intellectually oriented university district) or "swingy" (as in a near-downtown apartment or townhouse area). But, of course, when children reach school age, the school district becomes critical. Then upper-status couples who cannot yet afford a "Very Good" house try to buy one of the less expensive homes in one or another of their metropolitan area's "best" residential neighborhoods, doing so both for the school district and the reputational advantage of such an address.

Economically Marginal Mature Families. Many couples of upper social status find themselves in their forties and fifties with incomes above the national average but below average for their class -- this situation may be a result of occupational choice, or possibly of what by class standards amounts to "semi-failure" in career pursuit. Such families usually have to settle for occupancy of houses that are only "Pleasantly Good" in public esteem (although through sacrifice in other areas of consumption, some manage one of "Very Good" status).

Among such families, to be in a very good neighborhood becomes an all-important consideration. Most "Pleasantly Good" housing located in high-status neighborhoods is occupied by one of these economically marginal mature families of high social standing or else by young couples of similar upper status.

Long-Term Speculations. Present attitudes of upper-status families toward the "burden" of large housing suggest that turnover in occupancy may be more rapid than in former years. This establishes a possibility for neighborhood decline.

Though upper-status groups are probably increasing their share of the adult population (as a result of both the educational and occupational upgrading in society), the birthrate at this social level is sharply declining -- raising the possibility that many in the upcoming generation may not wish to occupy the same size of home as their parents. Thus, by 1980 one may find the large houses built for the larger families of recent generations (plus large homes remaining from a couple of generations back) to be in excess supply. If these houses become subdivided, or persons of lower social class identity come to occupy them, a decline in the reputation of the neighborhood will result.

Increasingly these days, upper-status men and women are delaying marriage until their late twenties and beyond, forming different kinds of household units in the meantime, and having different housing needs than has been conventional in the younger upper-status world. Indeed, concepts of upper status and of upper-status neighborhoods may both be undergoing alteration these days, making long-term speculation more hazardous.

To sum: The trends cited would offer opportunities for people who are not of upper status to move in increasing proportions in the coming years into what are now judged "Very Good" housing and neighborhoods. If this happens, it would mean that areas of more moderate status would be undergoing more rapid than usual turnover in occupancy. All in all, the possibilities of change in the status and appeal of upper-income suburbia and higher-class city neighborhoods must not be overlooked.

Upper-status groups, in turn, may be motivated to develop newer areas, with housing geared in amenity and size to newer patterns of life style. If so, there will be more demand for new units at the upper end of the spectrum than are envisioned in the forecasts presented in this report.

B. The Middle Class

Profile: This status group represents a mix of white-collar families of moderate earnings with the upper edge of blue-collar families (those with high earnings plus aspirations for a middle-class life style). Educational credentials in this class tend toward high school completion as a minimum, with some college attendance frequent (through graduation is uncommon). Family incomes concentrate between $12,000 and $17,500 a year (1973 dollars).

Among families of the middle class, a propelling goal is to attain housing of "Pleasantly Good" status. At the present time this is typified by a home of at least seven rooms, with one and a half, or two, baths -- all in reasonably good condition, with the crucial modernizations in heating, kitchen appliances, and plumbing included (air conditioning, for example, in the warmer half of the nation). A two-car garage is expected in newer parts of the country, where getting around by car is essential because public transportation is mainly for the young, old, and/or poor. (For further characterization of the "Pleasantly Good" level of housing in the public image, see Appendix D at the end of this report.)

Ideally, such housing should be acquired by the time the older (or eldest) child is into the later years of grade school. If there are only two children, the seven rooms sought will include a family room and three bedrooms together with the standard living room, dining room, and kitchen. If there are three children, a fourth bedroom is wanted -- following the rule-of-thumb that each school-age child should have a bedroom of its own -- and some form of compromise may be struck about no dining room, or no family room (in the house as initially purchased, but with the hope of incorporating such a room later).

The location of this home is important -- ideally, it should be in a whole neighborhood of similar homes. And, for full satisfaction to be felt by a middle-class white family, it must be in a school district where the overwhelming majority of students are drawn from white families of similarly middle-class status or higher.

Such housing is not commonplace, though the description of it here does not make it seem especially remarkable or difficult to find. Probably no more than 20 percent of metropolitan area housing stock is of "Pleasantly Good" status or higher. As a best guess only half, or possibly just short of half, of all middle-class families ever manage to attain it.[4] The aspiration for such housing by those who have not acquired it is a common source of continuing dissatisfaction among people of this status group; and, indeed, it is not unknown to see middle-class families finally upgrading themselves into a house of this status after the children have left home (then, of course, it can more easily be afforded) when its value to them has become almost purely symbolic rather than a matter of objective need.

For middle-class families past the junior adult stage who have not attained "Pleasantly Good" housing, the minimum standard for "self-respect" is a place of "Standard-Comfortable" public image. For a home to qualify at this level, it should have six rooms, be in good condition, be fairly up-to-date (but not completely) in fixtures and plumbing, contain a bath and a half, if not two, and be located in a neighborhood dominated by housing at least as good, if not better. (See Appendix D for further detail on the public image of "Standard-Comfortable" housing.)

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[4] The source for this statistic, and some of these projections of middle-class housing behavior, is the Coleman and Neugarten study of Kansas City in the 1950s; see pages 171-174 in Richard P. Coleman and Bernice Neugarten, Social Status in the City (San Francisco: Jossey-Bass, Inc., 1971). Going back to that study's findings, a shift of middle-class housing goals can be observed, related both to changing family size and to new images of housing needs, which emerged during the postwar housing boom.

> "In 1954, the neighborhoods of Kansas City's lower-middle class exuded an aura of the quiet, comfortable life.... The basic standard for housing was one which had prevailed through the 1930s and the 1940s when most lower-middle families had only one or two children. This was a home with two or three bedrooms, one bathroom, a living room, dining room, and kitchen. Usually the house was less than thirty years old....
>
> With the rising birth rate of the postwar years, there was a change in housing goals. By the late 1950s [the generation of lower-middles then moving toward middle age] were demanding three or four bedrooms and two bathrooms as a minimum, and preferably a family room as well. A separate dining room was, at the time, not considered imperative."

Middle-class families occupying such a home are usually discontented in various ways -- it doesn't have enough storage space, perhaps, or it lacks an automatic dishwasher and disposal; it is missing either a family room or separate dining room -- but remedying the situation is not always feasible either architecturally or financially. And in some instances, "the neighborhood is beginning to go down hill."

Older Families. Among middle-class couples whose children have left home, the almost universal expectation is that they will remain at their present location, continuing to live there so long as health and finances permit, and so long as the neighborhood remains satisfactory (unless by lucky chance they find themselves in a position to upgrade themselves and move to a better or newer house in a more assured neighborhood).

One finds almost no anticipation, or aspiration, of relocating in apartments or cluster town houses (as is observed among older upper-status people). Such alternatives seem to offer less privacy, less space, and less pride-in-housing than their present quarters. Few older middle-class families seem "tired" of the "housing burden" and ready to "shrink" down to occupying less space; they want to remain in their family-sized quarters, where their grown children and grandchildren can comfortably return for visits (and, in their absence, the extra room(s) can be used for hobby pursuits and/or storage).

Younger Families. In the middle class, a series of upward graduations in housing characterize the early years of adulthood, just as is true of the upper strata. Occupancy of at least a "Standard-Comfortable" house in a neighborhood with "good schools" (meaning those where the student body is dominantly middle class) is expected by the time the household head is in his late twenties or early thirties and the first child is ready to enter kindergarten.

The first priority for middle-class couples who are past the junior adult stage is to establish themselves in a middle-class neighborhood for their children's schooling. The second priority is to acquire a satisfactory number of bedrooms. After that, other improvements may or may not follow, depending on the income picture, and as the increasing age (and number) of children suggests.

For middle-class families, where the head is pasty thirty, income constraints are apt to mean that when a bigger house is wanted, it is usually achieved by remodeling or by lateral movement. Lateral movement here signifies that the move to a bigger house will occur within the same neighborhood (or to one not markedly higher in reputation), since a jump up in both neighborhood status and size of house would require too great a financial outlay.

Only those middle-class families who become financially better-off than is average for their class can afford such quantum leaps in their housing status -- in such instances, the change can be described as "upward mobility" rather than be considered an example of normal age-graded improvement.

At least 5 percent, and maybe as many as 7 percent, of middle-class families manage at some point in their lives to occupy housing at the "Very Good" level, the standard for upper-status families. Such a housing "achievement" is sometimes found among middle-class families whose earnings are unusually high (as compared with most people in their occupational field and of similar educational background), but equally often it can be observed in families of more modest income who have deliberately adopted a strategy of spending up to a third or more of their resources just for this purpose, to acquire a dream house.

Long-Term Speculations. This is the social class where the housing market's dynamic disequilibrium is centered. These are the people who are readiest to act upon their housing dissatisfactions (and who readily feel more than their share, despite being relatively well housed), when conditions of personal prosperity permit or when change in their neighborhoods suggests.

A noteworthy phenomenon in this connection is that much of the white-to-black turnover occurs in those neighborhoods formerly occupied by middle-class white families: One reason is that it is their houses, not those of the less well-housed working-class or lower-class whites, that are coveted by the prospering black families who are at the lead edge of their race's geographic movement. A second reason is that white middle-class families "yield" their neighborhoods more readily than do working-class families; they have the financial resources and the motives to do so.

Because older middle-class people seem disinclined to leave their larger, family-sized houses, this type of housing may be in relatively short supply when younger families aspiring for the space come of age during the later 1970s and early 1980s. As we already know, there will be a record number of these younger families, produced by the baby boom of the late 1940s through the early 1960s.

Perhaps, however, the lower birthrate in this new generation of middle-class parents will bring a new vitality to the six-room houses that became marginally acceptable to such families in the 1960s. That could reduce the middle-class demand for new housing in the late 1970s and early 1980s -- so long as the neighborhoods remain satisfactorily middle status and the school districts remain "unimperiled."

To sum: The key here is neighborhood stability. If presently middle-class neighborhoods decline more rapidly than anticipated, middle-class families will press for new housing at their level or move into upper-status neighborhoods on the decline. In either case, there will be pressure for new housing units in numbers beyond what are forecast here. On the other hand, if stability can be induced in middle-class neighborhoods, or if the economy maintains a slow pace through the next seven years, the forecasts presented in this report will turn out to be in excess of new unit construction, because the middle class will not have maintained the same pace of outward expansion which characterized the 1960s.

C. The Working Class

Profile: This class is, in essence, blue-collar America. Most of the male household heads in this class are assembly-line workers, craftsmen, or employees in the transport and service industries. Family incomes concentrate in a range from $8,000 to $11,900 per year (1973 dollars). Most working-class adults under forty-five years of age have graduated from high school, but the majority above that age have not. (For further details, see section on "The Working Class " in Appendix D.)

Among families of working-class status, housing hopes are centered upon acquiring a home that is of at least "Standard-Comfortable" status and attributes. This housing is one step down in status from the "Pleasantly Good" housing that the middle class aspires to, but nevertheless it is somewhat above average in desirability considering its place in the entire spectrum of American housing units. Statistically speaking, it comprises the upper half of the average category.

At the present time, housing that meets the criterion of being "Standard-Comfortable" -- "a house fully standard and decent for a blue-collar worker and his family" -- ranges from six-room structures fairly recently built in middle-income suburbia to eight-room houses, much older but in reasonable condition, that are located in stable central-city, factory worker neighborhoods or industrial suburbs. (See Appendix D for further illustrations and clarification of what is meant by "Standard-Comfortable" housing.)

Income constraints being what they are at this socio-economic level, less than a majority of working-class families ever attain the "Standard-Comfortable" house of their hopes (although certainly a third do, and possibly as many as 40 or 45 percent).[5] Thus, at any given point in time, one would find a definite majority of working-class families occupying housing of only "Standard-Marginal" status.

The prototypes for "Standard-Marginal" at the present time are five-room frame houses built in the 1920s or 1930s, or slightly larger houses, still in respectable condition, that date from the 1910s or the turn of the century. In the East and in the largest cities of the South and Midwest, multi-family structures -- duplexes, two-deckers, and three-deckers -- also provide many examples, when reasonably maintained, of this level of housing. (For further definition and detail on housing of "Standard-Marginal" status, see Appendix D.)

Housing of "Standard-Marginal" status constitutes the minimum level that a working-class family may occupy during the middle years of adulthood and yet consider itself within the socio-economic mainstream -- of "middle-American" respectability (Archie Bunker variety). To be less well housed, and to be of an age and family stage at which one has children in school, is to risk being identified as below working-class average in community standing. To be no better housed than in a "Standard-Marginal" unit almost always leaves a working-class family vaguely dissatisfied, still yearning for housing of "Standard-Comfortable" status and often actively working toward it. A common theme in working-class America, when its members are asked to explain their choice of housing and how they feel about it, is this plaint: "It's not what we wanted, but it's all we could afford."

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[5] Coleman and Neugarten found in their study of life in Kansas City during the early and middle 1950s (Social Status in the City, p. 74) that 27 percent of all working-class households, in which the head was then between 40 and 69 years of age, occupied housing which was that era's equivalent of today's "Standard-Comfortable" or "Pleasantly Good" levels (24 percent in the former and 3 percent in the latter). This would mean that at least 33 percent of the working-class couples with children were housed this well -- and would suggest that up to 40 percent had attained such housing at one point or another during their adult years. It is believed generally that a higher percentage of working-class families have been achieving this housing standard in the 1960s than did in the 1950s; this assumption is the basis for estimating that perhaps 45 percent of today's working class attain "Standard-Comfortable" housing (or better) at some point in their lives.

Apart from these status considerations, there are other themes of equal importance in working-class housing aspirations that must be noted: these have to do with tenure, privacy, and neighborhood.

The Drive Toward Ownership Status. In metropolitan areas such as Kansas City, where almost two-thirds of all housing units are owner-occupied single-family dwellings, a majority of working-class families manage to become homeowners during their middle adult years. Almost all working-class Kansas Citians, whether young or middle aged, who do not yet own their homes are unhappy about their renter status; over and over they say, "We're tired of paying out a lot of money and having nothing to show for it."

In places such as Boston, where rental units and multi-family structures dominate the housing market (representing nearly 60 percent of the total), the majority of working-class people, of whatever age, are renters. Most of these also resent the renter status. Younger working-class Bostonians are hoping to escape renter status, and multi-unit occupancy as well, by "moving to the suburbs and getting a place of our own that we can fix up to suit ourselves." Some older working-class Bostonians who are still renting hope to do the same, but there remains an ethic among them which favors acquisition of a multi-family structure to be used as an investment for their retirement years (in many cases this acquisition occurs through inheritance or purchase from the relative in whose building they are presently renting).

The Drive Toward "Privacy," "Peace," and "Quiet." The ruling ideal among working-class men and women under forty-five years of age in both Boston and Kansas City (and those of any age in the latter) is to have "a place of our own" -- meaning, as just indicated, a single-family home that they own, not rent -- with a "piece of ground and grass around us," in a neighborhood where "we can have peace of mind -- we can leave the house and not worry about it." In short, they want relief from the pressures of inner-city problems and the fear of crime; they want to get away from the path of encroaching urban deterioration. For the achievement of this ideal, a location "someplace in the suburbs" is the most likely dream. But many envision with equal or greater attraction a home in some nearby small town or "out in the country, as far away as I can get from the city but not be too far to drive to work."

Neighborhood goals, and definitions of what is wanted to achieve minimum satisfaction, are very different in the working class than those reported for the middle class. "The suburbs," for example, can mean an area that would appear scraggly to middle-class eyes, a badly developed urban fringe, with a flavor more rural, or of the wrong side of the tracks in a small town, than golf-course-and-swimming-pool suburbia. But as long as the houses there are single-family, owner-occupied, and have a "patch of ground" around them -- and "aren't right on top of one another" -- such a neighborhood may qualify as the "suburbs," or a "neighborhood I would be comfortable in," to many working-class families.

The postwar suburbs most populated by working-class families are those that were built as extensions outside the city limits of the blue-collar and/or ethnic neighborhoods. As such, middle-class people have tended to avoid them, thinking of them as "the wrong side of town." Their location has meant that the land has been cheaper, and the buyer has acquired more house for his money -- seven rooms,for example, at the same price that six rooms would have commanded in a thoroughly middle-class suburb.[6]

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[6] This kind of suburb has been described and examined by Eli Chinoy in Automobile Workers and the American Dream (New York: Doubleday, 1955); and by B.M. Berger in Working Class Suburb (Berkeley and Los Angeles: University of California Press, 1960); also in several of the articles reprinted by Shostack and Gomberg in Blue Collar World: Studies of the American Worker (Englewood Cliffs, N.J.: Prentice Hall, Inc., 1964).

"The schools are good" also means something different to the working class. For one thing it may well signify that classroom discipline is strict, not "so permissive" as is found in today's suburban schools dominated by the middle class; also, the instructional methods are less progressive. Mainly, however, it means that the overwhelming majority of students are at least working-class average in status. It is not required that the majority be from middle-class families, only that very few of them be of lower-class origin. It is a major obsession with working-class families that "you don't want to bring your children up in a rough neighborhood," where "some of the other kids may be a bad influence on yours." This, incidentally, is what working-class parents say when they tell of their fear of lower-class white children. Antagonism to the idea of having their children mingle in classrooms with "the colored" (the common working-class euphemism for Negro) is equally strong, of course, and their animosity is doubled by the possibility that such integration would be accomplished by bussing; that possibility raises the threat that no neighborhoods and no schools would be "safe."

"A good neighborhood" as far as working-class people are concerned may not have any middle-class flavor to it at all, nor any middle-class families. Its crucial characteristic is an absence of lower-class flavor. When working-class people are asked what is most important about their neighborhood, over and over they answer, "I don't want to be where there are hoodlum gangs and a lot of burglaries"; "there's not a lot of shacks"; "no junk cars"; "I don't want to be right next to a government-subsidized project"; "not in the middle of a pack of welfare cases"; "the people aren't trashy." In short, the working class is not so interested in upward integration with the middle class as it is desperately determined to avoid downward integration with the "riff-raff" classes.

For many working-class men and women, the essential ingredient making for comfort in a neighborhood is the presence of relatives nearby (often even next door or in the same structure). As an extension of this, working-class families identified with a distinct ethnic group -- Italian-American, for example, or almost any of the others drawn from the southern and eastern European countries -- often prefer to remain in inner-city areas dominated by members of their ethnic group rather than joining in the trend to suburbia. (The younger generation, though, is showing little interest in this -- many in Boston and Kansas City who are under thirty-five years of age have already abandoned these ethnic enclaves, and others appear ready to follow.)

The neighborhood should be "all white" as far as most white working-class families are concerned. This does not necessarily mean that "being as far away as possible" from the black population is an absolute requirement for neighborhood satisfaction. Indeed, the evidence suggests that the white working class tolerates considerable residential proximity to black-dominated neighborhoods, as long as the geographic boundary between "white territory" and "where the colored live" is rather firmly fixed, rigidly maintained. In many cities, the white working class has been rather more successful in maintaining such rigid boundary lines than has the middle class, doing so through the cohesive force of its ethnic groups and family ties, coupled with sheer determination not to leave areas where older people have set roots and intend to "stay here until I die."

The lure of the urban periphery, including up-to-date housing, two-car garages, modern kitchens and bathrooms, large yards, "those new shopping centers," and escape from inner-city problems, including bussed integration of schools, appears presently to be weakening the desire of white working-class families to hold on to the older neighborhoods that are proximate to black districts. Increasingly, therefore, the working-class ideal of an "all-white" neighborhood is coming to mean: "...and miles away from the ghetto."

Younger Families. Traditionally, working-class couples when they are first married occupy small apartments of "Substandard" status, often renting them from relatives or in neighborhoods near relatives, while "saving up" for the move to a "Standard-Marginal" unit. A relatively high proportion occupies mobile homes during the early years.

Today's typical young working-class couples still do this -- however, most do not want to remain renters any longer than necessary, and they would like to establish that "first real home of our own" out in "the suburbs." They want to "get out of the old neighborhood" as soon as possible -- unless it is one that has been remarkably stable and shows no signs of weakening in the immediate future. Many, of course, will not be able to do so as quickly as they wish, and some may never achieve it -- but that is the goal.

This working-class goal raises the question of dreams versus reality. Many a working-class dream is never realized -- as is also true at higher status levels -- but some are. Whether or not the goal is realized, however, it is important to acknowledge its existence -- for it will tend to shape the nature of the neighborhood compromises made by these younger families as they mature, and failures to realize it are apt to constitute a continuing source of frustration and dissatisfaction.

Older Families. Among older working-class families, two different patterns of housing intention are suggested by the present surveys, largely related to differences between Boston and Kansas City.

In Kansas City, the hope is high among working-class men and women that when their children have completed schooling, and if their health remains good and their income is not threatened, a move can be made to a less citified setting, perhaps away from Kansas City entirely, but if not, then to a small farm or a newer house on the edge of the metropolitan area. This theme is strongest among those in the age range between forty-five and sixty, and it is especially true of those who had migrated to Kansas City in search of jobs and had been raised in a small town or on a farm. (This hope for a different way of life seems in many respects to offer a parallel to the dream held by so many blue-collar men in former eras of "having a business of my own." Few ever achieved it, and most who did so failed. Today's working-class dream of moving to the country or to a small town seems equally unlikely to be achieved in more than a fraction of cases.)

This intention is not expressed, however, by that minority of working-class Kansas Citians living in one of the city's ethnic enclaves -- they, for the most part, are not yearning for a more rural setting for their twilight years.

Regardless of origin or ethnicity, people past sixty-two or sixty-five seem resigned (or content) to stay in their present houses and neighborhoods as long as conditions of personal physical and economic health permit and the area stays safe. Widowed, divorced, disabled and/or prematurely retired elderly people of this status usually see no choice but to remain where they are, almost no matter what happens around them.

In Boston, older working-class people do not reveal a similarly strong tug toward the metropolitan edge. Only residents of those neighborhoods most proximate to the expanding black district show a strong urge to move -- and then their intended, or hoped-for, destination is a suburb or neighborhood no more than two or three stops farther out where some of their friends and relatives, including their own offspring, have already settled. Those living in areas where their ethnic group is dominant, and where there is no perceived "threat" of serious neighborhood change, either immediate or long term, seem hopeful of being able to remain there indefinitely.

Economically Marginal Families. About 20 percent of working-class families or individuals are severely handicapped by low income from achieving acceptance at this social level. These are households where the income level is below that required to maintain the lower standard of living as the Bureau of Labor Statistics defines this.[7] Generally speaking, these are families where the annual income is currently running less than $8,000 or $8,500.

The majority of such families are forced to occupy some form of "Substandard" housing (see Appendix D for delineation of this housing level). These families are uniformly unhappy about their housing situation, especially about the house itself, but not necessarily about the neighborhood because they usually manage to locate in an area as much away from "shack" neighborhoods as is true for working-class families of higher income. In such a setting, they are socially defined as "poor, but decent," their income difficulties somehow excused, interpreted as some form of "bad luck" (perhaps ill health or injury) rather than a deficiency of character or of intelligence.

A certain percentage, however, of low-income working-class families manage to occupy housing units of "Standard-Marginal" appearonce. This can be accomplished if an inordinate share of the family's economic resources is devoted to housing. Their economic difficulties, as a result, may largely be concealed from the public eye; they may escape characterization as "poor, but decent." Their housing shows them to be people who "care" about appearances -- this is a source of personal pride.

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[7] The Bureau of Labor Statistics' latest estimate of the cost of the lower living standard for a family of four was $7,386. This was calculated as of fall 1972 and applied to an urban area where living costs are at the national average. Local variations up and down from this national average can be as much as 20 percent.

These expenditures and housing-choice strategies adopted by low-income families to maximize their acceptance by others of working-class status testify to the importance of house and neighborhood as status symbols at this socioeconomic level.

Prospering Families. One out of every three or four working-class families achieves an annual earnings level equal to the middle-class average -- that is, something above $12,000 a year (1973 dollars). They tend to occupy the best and better houses in working-class neighborhoods. In those houses one is apt to find more of the latest in labor-saving appliances and home recreation equipment than is typical for middle-class families of the same income. This is because acquisition of a full share of the "good life's" extras -- thus being modern, if not middle class -- characterizes the expenditure strategies of these families. Working-class families with such high incomes are usually fairly satisfied with their present housing.

Larger Families. Through the past half-century, working-class families have consistently averaged one more child than middle-class families -- in the 1920s and 1930s when there were only two children per family in the middle class (as a statistical average), there were three per family in the working class; and in the postwar baby-boom period, when the middle-class average went up to three children per family, the working-class average rose to four. Throughout, the proportion of working-class families with five and six children, or more, has been markedly greater than among the middle class.

The largest working-class families accommodate to their size by occupying, to the extent that income permits, the larger, older homes in working-class neighborhoods. Among these families, and even in the case of average-sized working-class families, it has been customary for each bedroom to be occupied by two or three children.

Among today's working-class families with school-age children, there is a marked thrust toward reducing this bedroom occupancy rate to a maximum of two -- and toward making it possible for children of high-school age to have a bedroom of their own. The majority of younger working-class couples show every sign of intending to produce fewer children and to acquire housing with sufficient bedrooms to allow each child to have a room to itself after age seven or eight.

Black Families. Approximately one out of eight working-class families is not white.[8] Housing goals, in terms of size and quality, are essentially similar for these families to those of the working-class whites, except that their neighborhood choices are narrowed. What black working-class families want most especially is to be "away from the slums" and in areas where "people aren't letting their houses run down." Finding such areas is easier for blacks who live in larger cities with sizable black populations than it is in smaller places.

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[8] This proportion (12 percent) of working-class families that are black is a national average. The proportion varies from city to city, according to the total share of the local population that is black. The social class distribution of black families is, of course, very different from that of white families. Only 2.5 percent of the black population is equal in occupational status and educational background to upper-status whites. Another 12.5 percent is like the white middle class in occupation and cultural level. Approximately 40 percent are working class, as measured by these socio-economic indices, and 45 percent are lower class. (These are the author's unpublished calculations based on 1970 Census data.)

Long-Term Speculations. Since a yearning for newer housing in "the suburbs" or at the city's edge is so common among working-class people who have not yet achieved this kind of situation, it is tempting to forecast that, given two conditions -- the availability of such housing at a moderate price, and a high level of general and personal prosperity -- working-class families will leave their older, city-style neighborhoods and housing in greater numbers than usual over the next decade.

In former eras, it was common for working-class people to upgrade their housing by moving into neighborhoods that middle-class families had left behind. Today, however, the areas being abandoned by the middle class -- either because the housing is too old and/or there are problems over school intregation -- are no more attractive to the white working class than to the white middle class. The current working-class aspiration is to upgrade by moving into new neighborhoods of their own creation. This suggests more pressure for new construction than would otherwise be expected.

Considerable city-to-city variation in patterns of working-class movement should be anticipated in the coming decade. One source of this variation will be the directional flow of black neighborhoods and the kinds of school integration policies adopted. These will speed or retard white working-class departure from the central city in locally unique ways. Another factor will be the age of the housing stock and the neighborhoods currently occupied by working-class families, including the extent to which the housing can be brought up to contemporary standards of interior condition and equipment and the neighborhoods stabilized. The neighborhoods that seem most "endangered" are those that are very old, heavily ethnic in occupancy; the present older generation seems likely to be the last to "hold the fort" in these areas.

To sum: With the urban working class in a volatile mood regarding its housing and neighborhood situation, the best prediction is that there may well be more "demand" for newly created units than any objective forecast of need would indicate.

D. The Lower Class

Profile: This is the class of Americans whose standard of living places them below the poverty line, as defined by the Bureau of Labor Statistics, or not much above it. The men are chronically unemployed or else work at unskilled jobs and the lowest paying of the semi-skilled jobs; the same is true of the women, many of whom are welfare recipients as husbandless mothers of dependent children. In urban America, 15 percent of the population is identified with this socio-economic level; in rural America, up to 25 percent. In metropolitan areas, blacks make up no more than 30 percent of the lower class, as a national average; but in many cities of the South their numbers would exceed half the lower-class total. Other "disadvantaged minorities" are also heavily represented in the urban lower class; as are "hillbilly" whites. (For further details, see the section on "The Lower Class," in Appendix D.)

Lower-class families live either in "Slum" or "Substandard" housing, as these terms are socially defined (see Appendix D for clarification). Only under most unusual circumstances would a family that lived in "Standard-Marginal" housing be considered lower class instead of working class.[9] "Standard-Marginal" housing is the sort lower-class people must attain if they are to free themselves from being publicly identified as lower class. The average lower-class person seems to have little real hope of making such a jump in housing status.

Housing goals among most families and individuals of lower-class status can be described as a blend of fantasy, apathy, and reality. The fantasies, not really too frequently voiced, are such that something more magical than government intervention would be required for their achievement. Apathy is far more frequent, and has as its product a refusal to establish any long-range goals that could be served by disciplined day-by-day efforts toward their accomplishment. The third strain, of reality, is overriding, and it holds that no change in housing status is to be expected -- certainly not a change for the better, hopefully not one for the worse. This is not to say that all or most lower-class people are satisfied with their housing; rather, their dissatisfaction is blurred into an attitude of resigned acceptance, a deep feeling of "that's the way things are, that's the way they're probably going to be -- and there's not much to be done about it."

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[9] This can occur, however. Every now and then one finds the residents of a working-class neighborhood telling about "that family down the block who are real lower class, even though they live in what you'd think is a perfectly decent house when you see it from the outside." There are various explanations for this apparent contradiction: "inside," for example, the house may be almost bare of furniture, or what there is may be "junk," "broken," or "make-do" (orange crates serving as children's chairs, etc.). Or the occupants may seem markedly different from their neighbors in grooming and behavior -- e.g., "dirty" or suspiciously "criminal," or more vaguely "totally out of place in this neighborhood." Often, of course, rumor has it "they're on welfare -- or they couldn't be living there."

In the Boston and Kansas City research, lower-class respondents often voiced less criticism of their housing when specifically asked to do so than did middle-class or working-class people; partly this seemed to reflect a "what's-the-point-of-complaining?" attitude, and partly it must have meant that long ago the subject became too painful to talk or think about.

This pattern of lower-class attitudes toward their present and future housing is best understood in the fuller context of their life circumstances, both embracing and going beyond the issue of their present housing situation.

At least 80 percent, possibly 90 percent, of lower-class men and women have never lived in housing any better than "Slum" or "Substandard," either when they were children or in their adult lives. They were born into the lower class -- and they have not yet climbed out of it.[10]

Those who now live in "Substandard" units seem, in the majority of instances, to have at one point or another in their lives, perhaps even the major part, been worse off, both economically and in their housing, than they currently are. So, for them, having experienced "Slum" living, there is a certain amount of satisfaction in not being that bad off any longer.

For many lower-class families life has been a series of ups and downs in economic status and housing situation. Moves have been made accordingly -- up from a "Slum" to "Substandard" accommodations when "times were good," then back from "Substandard" to "Slum" when a job was lost, a marriage broken up, a disabling injury sustained, or a period of ill health suffered.

The handicaps and "problems" suffered by lower-class people go far beyond the matter of being poorly housed, and are both cause and consequence of their poverty. As many as 15 or 20 percent of these people are the victims of a physical handicap (usually real, sometimes imagined); this class, for example, contains five times the number that one would find at any higher class who are blind, deaf, one-armed, crippled in walk, facially disfigured, or otherwise deformed since birth or from injury; and with similarly unusual frequency, lower-class men and women are "unable to work because of heart trouble," or some other incurable, invaliding ailment.[11]

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[10] This estimate of the percentage of lower-class men and women who have never lived in housing of "Standard" status derives from the findings of a social mobility study reported in Coleman and Neugarten, Social Status in the City, op. cit. (see Chapter XI, pages 220-249). In that study it was observed that among white adults of lower-class status, 70 percent had been of this status as children and 30 percent had dropped down to the lower class from higher origins. Among blacks and members of "disadvantaged minorities," virtually all of lower-class status had started out life at that level.

It is generally assumed that today's lower class is more deeply entrenched in the "poverty cycle" than the group that was studied twenty years ago. If so, then at least 80 percent, counting both whites and blacks, and quite possibly 90 percent, of presently lower-class adults originated at that level. This means that their whole lives to date have been spent as occupants of housing at either the "Slum" or "Substandard" level of public repute.

Twice as many lower-class men and women find themselves widowed, divorced, separated, or never married when middle aged than is the case for any other class; indeed, serial marriages are the statistical rule here, not the exception. Further, the birth rate puts an incredible economic burden on many lower-class households; on average, through the past half-century there have been two more children per mother in the lower class than in the working class, and three more than in the middle-class. Lower-class households with eight, ten, and thirteen children are not uncommon.

Finally, serious personal disorganization and problems associated with alcoholism are common, most especially among those who have declined to this status from a working-class or middle-class family of origin.[12]

It is little wonder, then , that lower-class people -- speaking now of the overwhelming majority -- have very little faith in their ability to do anything about their situation, either about their housing specifically or their economic status generally. They have, by-and-large, accepted the "victim" role; they have resigned themselves to a definition of their lives as handicapped -- handicapped educationally, sometimes physically, and often by racial or ethnic origin.

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[11] These observations about the problems and pathology of lower-class people borrow from Coleman and Neugarten's Social Status in the City, op. cit. (see Chapter X, "People at the Bottom," pp. 199-209); also from August B. Hollingshead, Elmtown's Youth (New York: John Wiley & Sons, 1949), pp. 110-120.

[12] An intensive investigation of personal disorganization in the lower class may be found in August B. Hollingshead and Fredrick C. Redlich, Social Class and Mental Illness: A Community Study (New York: John Wiley & Sons, 1958).

Their sights as to what is acceptable in the way of housing have been lowered in consequence of their life experiences: thus, to attain and remain in housing of "Substandard" status is recognized as a struggle in itself; to aspire for housing at the "Standard-Marginal" level seems unrealistic; to avoid the "Slums" is goal enough for most.

As a result, clear goals and thought-out plans for improvement are minimal. Things are taken day-by-day, and periods of well-being understood as precarious, liable to interruption by a return of "bad luck." At least four different strategies in the housing area may be discerned as a response to this situation.

One is that of total apathy, resignation, and defeat -- to live in a "Slum" and behave in classic "Slum-dweller" fashion (as assumed by middle America), without care for the property, or personal appearance, or ambition for change.

A second is to fantasize about what the future might bring, and make do as best one can while waiting for it to happen.

Item: A Kansas City mother of nine, occupying a four-room apartment into which the city health department had moved her after her previous quarters had been declared a health hazard, said that she wanted "a twostory house with seven rooms out there on 55th Street, where there's a lot of grass and my children could have a yard to play in."

A third is to divert one's emotional investment and financial resources away from housing to more transportable status symbols and immediate gratifications. This is most typical of lower-class men -- who would commonly rather have a "sharp-looking car," some "nice threads," and "good times" (meaning nights out on the town) than a somewhat better apartment or home, if a choice must be made.

A fourth is to show great care and pride in the upkeep of whatever "Slum" or "Substandard" unit is occupied -- to appear as little like the public image of "Slum-dweller" as possible. Many lower-class people who have given up hope of ever having a better place to live manage to maintain whatever quarters they do occupy, modest though they may be, with a maximum of order and cleanliness. But this seems to be the height of their expectation.

There is a fifth strategy -- shown mostly by younger men and women who are determined to get out of the lower class and are likely to accomplish their mission. This is to work hard, at two jobs if possible, to be very thoughtful in handling their money, to budget and plan for the future, to limit carefully their family size, and make the break out of the world of "Slums" and "Substandard" housing as soon as they can. At the present time only about one out of four lower-class families in our Boston and Kansas City samples reveals this strategy of aspiration for better housing linked with concrete plans and day-to-day behavior aimed at its achievement.

There is no predictable pattern of home upgrading by family stage in the lower class, even though it is understood by these people that there should be. Ups and downs in economic resources bear much less relationship to age here than at the higher social levels. Burgeoning family size creates a need for more space but often crushes the ability to afford it on the open market. Adults who are single are often too disorganized, too apathetic to bother to improve their housing position. Thus, the best housed of the lower-class households are apt to be couples whose marriage has stabilized through a number of years; both husband and wife are working, and they have limited their family size to an affordable number.

Social Mobility out of the Lower Class. In previous eras, mobility out of the lower class into the working class was common among whites born into this level. For many, the process required little more than Americanization of the children of immigrants (not that all immigrants entered the new country at the lower-class level, but many did -- especially those from the southern and east-central European countries). Between the 1930s and 1950s there was a great deal of movement out of the lower class, both of whites and blacks, when depression yielded to the war boom, which in turn was transformed into the great post-war economic expansion. At all times, however, a not-often recognized cause of upward mobility has been that so many more children have been born into the lower class than the higher classes. Thus, through most of this century, when the American economy has required the labor of most adult men, with pay rates for most jobs close to the mainstream average, or not much below it, opportunities have been provided for a great number of lower-class offspring to upgrade themselves occupationally and economically, and in due time socially and residentially.[13] Government programs of job training and economic aid have helped others to rise out of the lower class.

A large share of mobility out of the lower class occurs in the early adult years, as children who have gone farther in school than their parents start right out at better jobs. But a certain share of lower-class people graduate into the working class in their middle adult years; this varies according to economic conditions and the volume of governmental intervention. In these cases, one sees changes of behavior occurring slowly alongside maturation. This can happen even without a great deal of aspiration and deliberate effort being expended -- mainly what is required is "staying out of trouble," no "run of bad luck," patiently developing job security in a reasonably well-paying position, and not having "too many children."

For many of the lower-class men and women in the sample survey who are now in their late twenties and early thirties and who have already moved up from the "Slum" level into which they were born to housing at the low edge of "Substandard," one can predict that they will be still better housed ten years from now -- and as a result will be identified with the working class, at its lower margins.

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[13] The findings from the Coleman and Neugarten study of social-class mobility among middle-aged white Kansas Citians as of the early 1950s suggested that as many as 70 percent of those born lower class near the turn of the century had become working class, or higher, at some point during their adult years. See pp. 227 and 228 in Social Status in the City, op. cit.

Long-Term Speculation. Without governmental intervention in the cycle, housing changes, moves, needs, and demands among the lower class would follow customary statistical patterns. That is, lower-class households who are at the upper end of the class, economically speaking, tend to maintain their housing either by repairs or by moving into areas that are being vacated by the working class. The chain follows down the line, with each lower level within the lower class upgrading whenever possible by occupying units vacated by the bracket above it. Ultimately the worst "Slum" housing is abandoned as a result of these natural market forces.

Government intervention can dramatically affect this cycle. Intervention that induces lower-class people to seek homes in working-class areas leads working-class people to move from those neighborhoods into new areas faster than otherwise they would. Government intervention that creates new housing for lower-class occupancy does not have this same effect, unless the new housing is placed in such a way that it makes a neighborhood turn sour which was formerly acceptable to working-class and middle-class people. Other examples could be presented -- but in all events, government intervention in the lower-class housing cycle does produce demand for additional units, somewhere up or down the line.

Official abandonment of project housing for low-income people, as some authorities recommend, would almost certainly lead to a need for additional housing units at several different social levels, as there would be much greater pressure working its way up from below on neighborhoods several levels from the bottom.

E. A Special Note on Rent/Income and Value/Income Ratios

Elsewhere in this report -- especially in Chapter 4 on "Estimates of Housing Deprivation" -- attention has been given to the "problem" of families laying out what may seem to be "excessive" shares of their income for housing. In Chapter 4 many of the difficulties in defining "excessive" were examined. Here another caveat or two will be added, based on the class-by-class analysis of housing goals and market behavior presented in the preceding pages (and on other observations on individual housing strategies not reported).

One caveat goes back to the earlier observation that in each social class a significant portion of families can be regarded as economically marginal by the income standards of their class. These families have been referred to in footnote 7 of Appendix D as "underprivileged," meaning that in relation to the income levels which are average for families of their class they are in an economically "strugglesome" situation. It is common for such families to devote an above-average share of their income for housing in order to come closer to class average in terms of this important status symbol than they could otherwise manage.

This becomes a deliberate strategy on their part to announce their social identity, enabling them to purchase a home in the neighborhood of their choice. It reflects an internal decision, not a housing cost squeeze that is necessarily a matter of public concern.

A second caveat is that not all families who spend an unusually large share of their income for housing are thus "underprivileged" economically by the standards of their class. As many as one out of four, or one out of five, American families at each social level -- some who are above average in income for their class and others who are only average -- can be said to find expenditures on housing quite gratifying, indeed, more richly satisfying to them than money spent on any other consumer good. Typically these house-conscious families will spend in excess of 25 percent of their income on this one item, indeed, frequently 30 percent or more--and as much as 35 percent is not unknown. In these instances a high rent/income or value/income ratio does not point to market forces that have "squeezed" a consumer; rather, what is reflected is a personal expenditure strategy that emphasizes housing as a status symbol and/or place of enjoyment over something else, say recreation and travel.

It is, needless to say, a very different matter when low-income families are being forced by a local (or national) market situation to lay out a large percentage of their resources on rent. This becomes a societal concern. However, there is still need for caution in interpretation at this level, also. Whenever a wide range of rent/income or value/income ratios appears among low-income families in a given community, it may be because those toward the high edge are choosing, for appearances' sake, to spend inordinately on housing. They may have adopted this pattern of expenditure as a deliberate strategy so as to gain maximum personal satisfaction from the use of their slender funds.

Two Dominant Considerations: A Suitable Number of Rooms and A Suitable Neighborhood

Several themes about contemporary housing expectations and aspirations emerged from the research on consumer goals which are worth further examination than they have so far been given. The two that are most important will be taken up in this section: these are house size, as measured by number of rooms, and type of neighborhood. Other themes that relate primarily to the use of space inside the home and to the modernity of equipment are discussed in the next section.

A. The Problem of Balancing Number of Rooms Against Family Size

An inadequate number of rooms -- especially the number of bedrooms -- is the major source of dissatisfaction, together with neighborhood, that is likely to precipitate housing exchanges in the next few years.

Whenever families are satisfied with the number of their bedrooms, the impetus to move is much diminished. The inclination is to stay in the present home and handle whatever other dissatisfactions there are with other rooms through remodeling, additions, and renovation -- as long, that is, as the neighborhood remains satisfactory. And also as long as income has not increased sufficiently to warrant acquisition of housing markedly superior in symbolic value.

If a family's income has advanced so much in real dollars that it can afford housing at the next highest status level -- for example, at the "Pleasantly Good" level if the family presently occupies a "Standard-Comfortable" home -- then dissatisfaction with the number of bedrooms need not be a determining factor for a family contemplating a move. In such a case, the dissatisfaction will center on insufficiencies in the number of other types of rooms, or perhaps on the size and arrangement of rooms, or maybe on the neighborhood. Or, more broadly and basically, there will be dissatisfaction because the present house does not reflect the family's newly achieved, higher economic status, and the family wants one that will.

The goal in bedroom number nowadays for mainstream families is to have a master for the parents plus one apiece for each school-age child[14] -- unless there are more than three such children in the family, in which case a different aspirational set applies. For larger families, the reasoning and expectations about the number of bedrooms vary by the class of the parents, the income level, age of children, and total number of children, as will be discussed shortly.

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14. The ideal is also one bedroom apiece for each child of preschool age, but this cannot be said to be a goal in bedroom number equal in importance to that of having one apiece for each school-age child. Families of upper status are even quite flexible on this point, depending on the age and sex distribution of their preschool children, and on the age-stage and income-stage of the couple itself.

Smaller families, from the working-class level on up, who have not achieved this goal of bedroom number are almost invariably dissatisfied with their present housing and are contemplating ways of changing -- either through a move or through addition to their present quarters.

This goal regarding bedroom number advanced down from the upper-status groups to the lower middle class during the 1930s, and has been moving down to the working-class level over the last decade. It can be expected to increase in public subscription through the coming years, especially if the birthrate remains low.

Among larger families, less rigorous standards prevail at all class levels about the number of bedrooms to be expected. The goal of one bedroom per school-age child extends through four-children families at the upper-status level but does not extend to still larger families except among the very wealthiest. There is no evidence from this pilot study, nor from family behavior research generally, that upper-status families with six children aspire to an eight-bedroom house (in which there would be one for possible guests), nor even to a seven-bedroom house.

The internal dynamics of large family systems seem not to require, or even advocate, a rule of one bedroom per child. Clearly, the patterns of interaction in larger families, including both parent-child and sibling interactions, involve a normative order and value orientation that differs in important ways from smaller families. For instance, there is much more sharing found in sibling interaction in large families as well as more mutually supportive behavior presented in public; older brothers and sisters perform counseling functions and problem solving for the younger ones. In this context, it does not seem "overcrowded" for two children of the same sex and similar age to share bedrooms.

These definitions of the use of bedroom and recreational space inside the home are just two of the dimensions of large-family dynamics which alter the conception of how much space is required per person.

A Note on The Definition of Housing Units as Overcrowded. Considerable attention has been given in this report, most notably in Chapter 4, to the social housing need caused by overcrowded units. Dissatisfaction was expressed in Chapter 4 with the 1970 Census data that bear on this problem. That dissatisfaction can be echoed here and enlarged upon. Observations drawn from this pilot study, for example, suggest that there is no realistic basis for defining housing units as overcrowded when there are 1.01 persons or more per room without considering many other factors. Certainly, this criterion does not accord with the lay citizenry's view of the matter, as will be shown, and hence this definition neither gives a proper estimate of the extent of "the overcrowding problem" nor does it properly predict what kinds of families are struggling to get away from being "overcrowded."

Feelings of being overcrowded in one's home, and of needing one or more additional rooms, derive from a far more complex set of notions about the proper relationship between number of household members and number of rooms than can be summed up in any simple rooms-per-person ratio.

A family of four, for example, if it includes two school-age children, generally feels somewhat "overcrowded" -- that is, it believes it is not being housed in a manner commanding complete respect these days -- if it has less than six rooms in its house. These rooms would be a living room, dining room (or family room), kitchen, one bedroom for the parents, and one bedroom apiece for the two children. If such a family of four has less than six rooms, this represents a definite compromise down from "fully decent" housing; it means that the family is judged as occupying a "Standard-Marginal" unit at best.

When such a four-person family occupies only four rooms, this is usually considered a "Substandard" form of housing, because it means not only that the two children are crowded into one bedroom but that the family is suffering a second deprivation: it has only two common rooms at its disposal, not three.... Yet, the rooms-per-person ratio in this instance is 1.00, and the family has escaped classification as "overcrowded."

In short, among families of moderate size, social definitions of "overcrowded" refer both to number of persons per bedroom and to number of common rooms. This, of course, is not readily transformed into ratios. But it is families such as the one illustrated above which would like to escape their "overcrowded" quarters if they could possibly manage it financially.

Following are some observations drawn from the research in Boston and Kansas City about the feelings of larger middle-class and upper-status families, with varying numbers of children and numbers of rooms, about their housing.

Prospering salesmen with six children who have risen to a newish seven-room house in one of the better suburbs, for which they paid $33,000 (this would be a house and neighborhood of "Pleasantly Good" status), are prouder of their housing than are heads of families of four persons who occupy six-room "Standard-Comfortable" homes in "Standard-Comfortable" neighborhoods for which they paid only $22,000. And this is true even though the persons-per room ratio in the first instance is 1.14 while in the latter it is 0.67!

Still prouder of their housing are sales vice-presidents or dentists with eight children who occupy "Very Good," $55,000 houses of eight or nine rooms in executive suburbia. This is the case even though the persons-per-room ratio is 1.25 or 1.11 -- and the Census calculation would place them in that column labeled "1.01 or more persons per room."

In other words, at the middle-class and upper-status levels, pride in housing is almost entirely a function of its public statement about the owner's economic status, and it has little to do with the rooms-per-person ratio. Neither the salesmen nor the sales vice-presidents of these examples would appreciate being "re-allocated," to overcome their "overcrowdedness," to a rambling old eleven-room house in a declining inner-city area or scraggly, rural-fringe neighborhood. They could have made such a choice, presumably, had they wished, but they did not. They opted for "overcrowding" in a lush neighborhood over a better persons-per-room ratio in a place their families might feel demeaned by occupying.[15]

For large families to pursue a one-bedroom-per-child goal almost certainly would require considerable sacrifice in neighborhood status and/or housing quality. Few in the middle or upper classes go this route.

For the large family of working-class status, "overcrowdedness" is almost inevitable, given the household income. Such families, while not "proud" of their housing unless it is large and kept in immaculate condition, though old, do not (when questioned on the matter) show any feelings of shame or disgrace at being "overcrowded." They treat this situation as a volitional choice, an expected concomitant of their family size. It is a matter of pride with them that they are "making do" on their own, not seeking government intervention in their housing problem -- which would be like "going on welfare."

In the lower class, government is looked to for assistance by most families in solving the "overcrowded" problem, but not by all. Low-income large families in certain ethnic groups -- Mexicans, for example, or those of Italian ancestry -- are inclined to be self-reliant in housing whenever they can.

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[15] For such men as these salesmen, sales vice-presidents, dentists, and possibly college professors and doctors of higher income and status with large families, the only conceivable alternative housing to the kind suggested in the text is a "white-elephant" mansion in a once-statusful neighborhood that is still hanging on. Many Catholic families who do not have to worry about "the integration problem," since they send their children to parochial schools, make this choice, but few Protestant large families do (except those wealthy and socially ambitious enough to send their children to private schools). That a good portion of high-income, large, Catholic families opt, instead, for "overcrowded" modernity in freshly minted suburbia testifies to the precedence given these values (modernity and suburbia) at the present time. Instances of such Catholic families in both Boston and Kansas City provide the major number of examples supporting the text illustrations.

This note on how social definitions of "overcrowded" may differ from those based on ratios of persons per room hopefully illustrate a need to rethink the whole problem.

B. The Problem of Being Satisfied with the Neighborhood

When Americans living in metropolitan areas buy or rent a place to live, whether they be working class, middle class, or upper status, they tend first to determine which neighborhoods they will consider, then settle on the house as a second decision. For some families or individuals, only one of a city's neighborhoods will do, will be "the right one for us" (or "for me"), but for the majority, two, three, or many more neighborhoods are at least acceptable. In such circumstances, the most potentially satisfying balance of house with neighborhood is sought within the family's ability to meet the price.

But most neighborhoods change character as the years pass, and as a result, some or nearly all who originally liked a neighborhood come to be dissatisfied and wish to move on to another. At this point in time (1973) dissatisfaction with neighborhood characteristics or location is providing as much push for housing movement as is dissatisfaction with the stock itself, for reasons that will be gone into shortly. To understand this properly it is first necessary to review each class's neighborhood goals and to make a general restatement of contemporary neighborhood ideals.

Upper-Status Neighborhood Choices. Most upper-status families with school-age children want to live in school districts where upper-status children are dominant in number, or significant enough in share of enrollment to set the academic and social tone.

This is not so necessary, however, in determining the neighborhood choice of the wealthiest upper few who plan to send their children to private schools; such families, for example, are sometimes willing to choose neighborhoods that still have fine mansions but are not too far away from urban decay. It is not a requirement, either, for upper-status individuals and couples without school-age children, a relatively high percentage of whom can be expected to choose an "arty," bohemian neighborhood, or a renewing, inner-city neighborhood, or perhaps an exurban retreat, where the school district might have nothing to recommend it whatsoever.

Larger metropolitan areas contain a diversity of upper-status neighborhoods, in addition to the types just mentioned, where families may choose to settle, depending on their political attitudes and their recreational preferences. There may be one or two "right" neighborhoods in the eyes of each upper-status family which would be utterly wrong for others. Liberals, for example, will choose to be in suburbs or areas noted for progressive politics and school systems; conservatives will choose suburbs of more traditional bent. Boston has its ocean suburbs for watersports lovers; Kansas City has a clutch of tiny lakes for sailing fans --

in each case, these become the "right" neighborhoods for a certain, small percentage of upper-status families. In both places, there are rolling countryside areas where upper-status families may reside who want to keep horses and/or spend spare-time hours as gentlemen farmers.

Overall,Kansas City offers much less variation in its upper-income suburbs and city neighborhoods than does Boston, and in this respect it is typical of the majority of America's metropolitan centers. Most of the neighborhoods occupied by Kansas City's upper-status families offer what, by Boston standards, would seem rather bland, bourgeois versions of high-status living. They are, however, very, very satisfying to most Kansas Citians who live in them -- and only those neighborhoods located in parts of the city proper dating back to the early 1930s and before seem in danger of desertion; this is a product of urban decay coming ever closer each year.

Middle-Class Neighborhood Choices. In the middle class the suburban ideal reigns supreme. This ideal is a neighborhood composed almost exclusively of single-family homes, owner occupied, all with individual yards large enough for family privacy and for the children to play in; streets are "quiet" but schools are "near" (and "good"), and shopping centers are accessible but not too close, expressways may be easily reached -- and the area is far removed in spirit from the inner city and its problems (as one surburban Kansas Citian phrased it: "We have a fantastic neighborhood... no bars or buses here").

Middle-class neighborhoods are not so diverse in the life-style possibilities offered as are upper-income neighborhoods. They tend to be rather homogeneous in price: one will feature houses at the low edge of the "Standard-Comfortable" range, another will feature houses at the high edge, and a third will primarily offer houses at the low-edge of the "Pleasantly Good" level. But otherwise they are fairly similar -- mostly tract suburbia.

Most middle-class families find more than one neighborhood, and often several, acceptable. The choice any given family makes is apt to rest on one or all of these considerations: (a) the match between the price level of the housing and the family's income; (b) the suburb's proximity in point of fact or by expressway to the household head's place of employment; and/or (c) its location in a sector of the metropolitan area with which the family has historically been most closely associated residentially -- or in its social aspirations.

Middle-class families who have not yet achieved some version of the suburban ideal (it should not be forgotten that suburban-style neighborhoods exist within the city limits of many American cities, large, medium, or small) are usually eager to make the move but, more often than not, they are suffering severe income problems or they would have made it long ago. Families already there are often eager to move "a bit farther out." The only limitation to note is that areas at the periphery of a metropolitan area which are still sparsely developed are not generally as appealing as those where the residential development is well beyond the initial stages, that is, where all neighborhood conveniences of shopping, "good schools," churches, and good streets have been established.

In sum, the major thrust among middle-class white families with children is to be at the farthest possible remove from the problems associated with "the inner city" (meaning lower-class forms of behavior generally, not black specifically), to raise their children in neighborhoods "where the other parents have the same ideals as we do" (which means that most parents should be middle class or upper status), and to be beyond the reach of black-white integration in the grade schools at least. There are exceptions, of course, to this statement; but such families constitute a distinct minority within the middle class as observed in both the Kansas City and Boston samples.

White middle-class couples without children and single-person households are not so suburban in neighborhood goal, but they are equally determined to live in areas of distinctly middle-class reputation. The black middle class cannot so readily achieve all these goals -- but it is clearly as eager, to the extent possible, to locate in enclaves of good housing at a considerable remove from the worst of the inner-city areas.

Working-Class Neighborhood Choices. These have already been discussed in considerable detail in the section on working-class housing goals. That earlier discussion of neighborhood goals can be understood to reflect the extent to which dissatisfaction among working-class families -- especially when the housing is smaller and/or older and/or less expensive than is typical of middle-class housing -- is ameliorated by satisfaction with, and social comfort in, the neighborhood.

Working-class whites are fairly comfortable and satisfied with their neighborhoods whenever they live in an area where they are members of the dominant ethnic group. For those of more anonymous ethnic identity ("just old-line Americans," as they may refer to themselves), merely to be "near relatives" is a major factor in neighborhood satisfaction; this can include anything from being near parents to being near siblings, cousins, aunts and uncles, or grandparents.

If, in addition to these sources of comfort/satisfaction, there is a marked absence of lower-class stigmata -- that is, "shack houses," "trashy people," and "filth going on" -- and if there are "no colored in the neighborhood and only a handful in the schools," then neighborhood comfort is apt to be complete for white people of this class level.

Except that, increasingly, the younger working-class whites, both men and women, want to go suburban, to have up-to-date houses, and to get away from the older city neighborhoods where they think they can already "see the handwriting on the wall" -- the "handwriting" being that the housing stock is too old and/or too small for contemporary living, and therefore nobody really wants it except those who are too poor to afford better. As younger people view matters, these neighborhoods appear doomed to fall to lower-class occupancy in the very near future.

Many middle-aged couples whose children are grown also want to get away from these older, working-class neighborhoods "while the getting's good." Their goal, however, is not a new suburb; rather, it is more commonly a semi-rural retreat where they hope to find some of the pleasures of an earlier stage in their own lives and/or of an earlier period in America's history.

The working class is the class in which the volume of neighborhood dissatisfaction is greatest at the present time. It is not uncommon to find younger working-class women whose husbands have not yet found them a house in the suburbs, or at the city's edge, saying: "I want to move so badly that I can hardly stand it."

Working-class white families already living at the city's edge or in working-class suburbia are generally fairly contented with their housing and neighborhood situation. For some of those who have not made it, the gap between what they perceive as "the good life" and their own lives is fairly painful.

Lower-Class Neighborhood Choices. Neighborhood goals among lower-class people are, if anything, a heightened blend of the fantasies, apathy, and reality that characterize their housing expectations. Thus, it can be predicted that in the absence of government intervention in the cycle, the impact of their residential movement in the next decade will be to extend lower class hegemony into areas that today are the most marginal of working-class neighborhoods.

Issues of Neighborhood Homogeneity versus Heterogeneity. American neighborhoods are not quite so homogeneous, such one-class islands of immunity from contact with persons of lower status, as might be envisioned from this analysis. Admittedly, each higher class is generally seeking isolation from the groups markedly lower in status. Yet, the fact of the matter is that most neighborhoods in metropolitan areas, if these are defined as being at least of grade-school district size, contain representatives of at least two social classes, sometimes with these equally balanced and at other times with one class dominating. And some neighborhoods even feature a three-class spread: this is the case in almost all small towns near a big city which are being swallowed into the suburban spread (as well as in most small towns out in the hinterlands); it is also the case for neighborhoods in the city that were slowly, sporadically developed; and also, of course, for older middle- or upper-status neighborhoods now in the process of slow decay.

The ultimate reality is that it is primarily the very high status prewar suburbs and the postwar tract suburbs of middle and higher status that truly merit the designation, Classville, U.S.A.; included too would be some of the older industrial suburbs as they have aged.[16]

Research is needed into the question of how much diversity within their neighborhoods (and of what sort) is welcomed by people of each status level, and how much (and of what sort) they can tolerate without becoming dissatisfied and eager to move on.

A pilot inquiry in Boston showed 60 percent of the interviewees claiming that they wished to live "in a neighborhood where there is considerable variety in standard of living and the way people live." The rationales given for this choice, as opposed to a "neighborhood where everybody is about the same," were that "it makes life more interesting" and/or "it is good for children growing up to encounter different kinds of people." What most people meant by "variety," however, extended over no more than two class levels (and never included the lower class), and it frequently referred to an occupational mix rather than an income or class mix, as for example when someone would say: "I like our neighborhood -- we have a nice variety; a doctor next door, a couple of lawyers, an engineer, a college professor, a banker further down the street, and a newspaperman." (The 40 percent of respondents who were opposed to variety in the neighborhood took the position that homogeneity in neighborhood populations makes for greater comfort for all concerned.)

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[16] "Classville, U.S.A.," is a phrase that was apparently first used by Cincinnati civic leader Ralph Lazarus to castigate the one-class suburbs built in the 1950s. Architectural Forum, citing Lazarus as the origin, has used it frequently since -- as have other magazines concerned with urban affairs.

A deeper analysis of the data reveals that regardless of what other stances people may take on the subject, there is one kind of "variety" to which virtually everybody objects -- namely, introduction of "new elements" into a neighborhood which change its population mix away from what the residents had previously been tolerating. Thus one finds that people who have been comfortably living with a certain amount of "variety" in their neighborhoods tend to become very "upset" when confronted with a new form.

Changes in variety which are only moderately "upsetting" to people are those in the ethnic, income, or age-group structure which occur by the natural process of some families moving out and others moving in. The kinds of changes which people proclaim more, or most, "upsetting" are, as to be expected, of a more radical sort. They are changes which involve:

(1) Racial change;

(2) The introduction of low-income people into the area through a government housing project;

(3) The building by real estate developers of "much cheaper" housing than was formerly characteristic of the neighborhood;

(4) The construction of townhouses or high-rise apartments in a area of single-family homes (especially if the area is semi-rural); and

(5) The introduction of much more expensive housing, either multi-unit or single-family, in an area that previously contained average-income or moderately low income housing.

Impact of Public Policy Choices on Neighborhood Stability. There are two big unresolved questions in the area of public policy which, depending on the directions taken, may drastically affect neighborhood satisfaction and mobility during the next decade; and these, in turn, will affect all predictions about the volume of additional housing units needed for 1980. One of these unknowns has to do with the schools, covering issues both of racial integration and of equitable financing, and the other has to do with housing for the low-income and "disadvantaged minority" populations.

Taking first the schools: To the extent that school district financing is made more equitable (as a result of court decisions and legislative action) between high-income, middle-income, and low-income neighborhoods, there will be somewhat less impetus for movement -- even though, as the analysis here shows, it is the social-class composition of the pupils in schools, not the amount of money spent on their education, which most determines the end result.

If court decisions in integration cases come increasingly to allow de facto (as contrasted with de jure) instances of segregated schools to stand, then neighborhoods within a city which are far removed from the black district, but which have heretofore been "threatened" by bussed integration, will become stabilized; the white population will be less inclined to "flee" outside the city. The only markedly unstable neighborhoods then will be those in the immediate path of a black "invasion."

If court decisions do not allow de facto segregation, and thus force integration by bussing to be extended over the entire central city, this can be expected to induce greater amounts of residential movement and neighborhood abandonment at the working-class and middle-class level,and this would throw out the construction forecasts presented in Chapter 3.

If, however, court decisions go the full length of merging governmental jurisdictions (county and suburbs with the central city, or even across county lines) to create super-sized school districts for integration purposes, then there will be no "safety zone" for the white population to run to.[17] This will reduce the impetus for residential movement, possibly even more than would the existence of de facto segregated schools in the city. The result will cast a shadow over suburbia and the suburban school.

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[17] This phrase, "safety zone," appeared recently in a Kansas City newspaper. A black leader there, seeking integration across jurisdictional boundary lines said: "I don't think Independence should be reserved as a safety zone for white bigots." At present, there are several such "safety zones" available to fleeing whites in addition to the satellite, county seat town of Independence. (Some are across the state line in Kansas.) Kansas Citians who live in these "safety zones" are almost always satisfied with their present neighborhood locale. Those who do not already live there usually mention one or another of these as the places where they want to move to. This "safety zone" aspect is not always mentioned, though many are explicit in claiming that this reflects one of their motives.

Turning, second, to government policy decisions in regard to housing for the poor and disadvantaged minorities -- there are these considerations: First, the impact of such ventures as housing allowances on neighborhood stability cannot yet be forecast with accuracy; the result will depend on how carefully controlled and dispersed is the relocation of low-income families through these payments. Second, the dispersion of housing projects for low-income groups in middle-income suburbs, as has sometimes been proposed, might have approximately the same effect as the interjurisdictional integration of the schools -- namely, the suburban idyll would be blemished(or, as one Boston woman phrased her opposition to such an idea: "Why ruin what is beautiful?"). In the final analysis, any government intervention that leads lower-class people to abandon their present housing and neighborhoods creates a need for additional units somewhere which were not included in the anticipated forecasts detailed in this report. For one, this is because the market for housing that has been abandoned by the lower class is minimal; and second, it is because new housing for the lower class will have to be built to replace what has been abandoned or it will have to be supplied further up the class ladder to those making way for the upgraded lower class.

Apart from these two unsettled matters, there is a third which could affect neighborhood movement and satisfaction in the coming decade: the number and type of efforts mounted to stabilize and revitalize older neighborhoods. This is especially important if the "safety zones" in surburbia are eliminated; if there is no place "to run to," massive numbers of white working-class and middle-class Americans may become ever more dissatisfied, frustrated, and angry about their neighborhood settings -- though possibly in due time resigned.

Current Consumer Preferences Constituting Added Pressures Toward Upgrading

Dissatisfaction with either the number of bedrooms or the neighborhood are two central factors that engender pressure toward upgrading. In addition to these there are a number of other dissatisfactions which may press people into the housing market or into remodeling their present home. These dissatisfactions seem to cluster around two sets of issues: (1) Aspirations for additional space and spaces; and (2) a drive toward being "up-to-date."

A. Additional Space and Spaces

Lack of a Family Room. Aspirations for a family room have emerged as a very strong theme in the Boston and Kansas City surveys. People at all class levels feel that housing without a family room, recreation room, or den is not complete. This definition appears in all classes; however, the intended uses for such a room vary by class. For instance, among the upper-status groups the family room is presented more as an entertaining or game room; at the middle-

and working-class levels it is presented more as a TV room or play room for the children. The middle class, particularly, would like to get its television set out of the living room. Most families (of any class) who have children and who lack such a room are dissatisfied with their housing.

Lack of Separate Space or Room for Hobbies or Special Interests. This includes a wide variety of aspirations ranging from upper-middle respondents who are dissatisfied when their present home is without a separate library to working-class women who want a "sewing room" (or at least some special area in the house set aside for that activity). Other examples include the desire for a "music room" or for a projects room (for painting, crafts, etc.).

Lack of Sufficient Storage Spaces Inside the Home. This dissatisfaction is widespread among the working class and the middle class; it also appears here and there among upper-status families -- even those who live in housing of "Very Good" status. Complaints about insufficient storage space apply to kitchen cabinets, to bedroom closets, and to hall closets; they are also voiced about basements (not having one at all, or having one but "it's not large enough"), garages, and house-to-garage linkage areas.

Lack of a Two-Car Garage. Families of almost any status who have two cars but only a one-car garage are dissatisfied. Moreover, there is a related dissatisfaction: even families with only one car often want a two-car garage for extra storage space. In the working class, the dissatisfaction with "not enough garage space" is especially strong, and it also includes a concern that there are "too many cars parked in the streets." Extra garages may not be in such demand ten years from now if car usage is reduced; on the other hand, to the extent that the wish for garages is linked to the need for storage space the demand will probably persist.

Aspirations for More Spaces, Larger Spaces, and Private Space. The aspirations for housing spaces which were observed in the survey data included a variety of concerns relating to their number, size, arrangement, and privacy beyond those already mentioned.

Over and over Bostonians and Kansas Citians said that they wanted a "larger kitchen," "larger bedrooms," "a larger dining room," "larger closets," etc. Kitchens, in particular, seem to be a focus for complaint on grounds of insufficient cabinet space and/or room to eat in. But closets run a close second: hardly any home seems to have enough closets, or large enough closets -- walk-in closets are especially in demand. These aspirations for larger rooms and spaces appeared most often among the middle class and working class; upper-status families have usually achieved more satisfactory housing in this respect, but rarely completely so. The basic problem is that the American house has not kept up with the American family's acquisition of recreational equipment and expansion of its wardrobe.

Room arrangement per se is not usually a source of complaint; when it is a problem, this is because "you have to go through one room to get to another," and the complaints refer to rooms that ought to be private, or at least should not be trafficways.

Individual yard space will still be wanted through the foreseeable future by families with children and by most middle-class and working-class families. It is generally admitted, however, that in a cost squeeze the easiest thing to sacrifice in future housing will be yard space -- people can imagine themselves cutting back on the size of their yard so long as they can still have one that is private.

The idea of private space is a central underlying theme in housing aspirations. Privacy is an issue on several levels, including privacy inside the house (e.g., separate bedrooms for each child), aspirations for a private yard, and preferences (in the family housing market) for single-family homes over apartments or shared units. People of all social-class levels want a private place -- they do not want "neighbors or socializing forced on them," they do not want houses so close to neighbors that "you can shake hands across the front porches"; they want "some elbow room." Interaction with neighbors, they feel, should be by choice -- not structured by the housing situation.

B. The Drive Toward Being Up-To-Date

Dissatisfaction with Housing that Is Not Up-to-Date. This is a dissatisfaction that involves many of the issues already raised, but it refers in a more general way to a widespread desire to live in a "newer house." In a "newer house" more of the dissatisfactions already listed will not be felt. "Newer houses" are, for example, more likely than older houses to have a family room; "newer houses" also are more likely to have two-car garages and "modern" kitchens. "Modern kitchens" are an important concern -- families without automatic dishwashers and disposals want one installed.

This wish for housing that is "up-to-date" may vary in its importance from one geographic region to another, for instance according to the kind of stock that is available, its distribution, and the status evaluations people attach to the various types of housing stock. One finds, for instance, that aspirations for "new" houses are stronger in Kansas City than in Boston, where most of the housing is old. It may be that the local (or regional) status of a particular type of housing stock is as important as the age of the housing and equipment *per se*. Nevertheless, the desire for "newer," "modern" housing is widespread; people everywhere want to be rid of "an old-fashioned sink," "this old-fashioned tub," and all other old-fashioned fixtures (generally found in the bathroom and kitchen). On the other hand, there is marked regional variation in attitudes toward air conditioning -- for example, there is not much mention of central air conditioning as a demand in Boston (even by upper-status people, but in Kansas City it is one of the great dissatisfactions felt by all who are without it.

Lack of a Second and/or Up-to-Date Bathroom. This includes all sorts of complaints ranging from displeasure over old, malfunctioning bathroom equipment to dissatisfaction with fixtures that are not contemporary or attractive in appearance. Part of the image of a modern house is that it should have more than one bathroom -- at least one and a half. The lack of a second bathroom has become a sharp cause for complaint in recent years (in almost any housing unit with only one bathroom and occupied by more than two people). Indeed, the majority of working-class and middle-class families would like to have two baths; but they will accept one and a half baths as a great deal superior to one alone. When these families talked about adding a family room in the basement, they often mentioned wanting to add another bathroom in the process.

Concluding Remarks

The main thrust of the findings from this pilot survey of present consumer satisfactions and dissatisfactions with their housing would seem to be this:

> Unless the American public reins in a bit on its aspirations for more up-to-date and spacious housing, and unless it makes more compromises than presently intended, pressures for the provision of new units in suburban neighborhoods and other areas at the metropolitan periphery may well be greater than are envisaged in the construction forecast presented in Chapter 3.

There are four variables which can be expected to have significant impact on whether, and to what extent, housing aspirations are realized or compromises struck.

1. The general state of the economy -- Obviously the more prosperous the nation, the more often will individual families exchange their present housing for a different unit that promises to be less dissatisfying; the less prosperous the nation, the more often will families merely remodel or do nothing (the latter being the likeliest course during periods of recession or depression).

2. Relative increases in the cost of housing -- Apart from the general state of the economy, changes in the relationship between family income levels, on the one hand, and costs and prices in the housing market, on the other, are likely to affect housing market behavior; here it is our assumption that if house prices rise faster than income (reflecting, thereby, special land pressures, as distinct from rising labor or material costs), relatively more families will stay put and remodel than buy new and/or more expensive housing.

3. The availability in any given community of the specific types of housing which promise the consumer more satisfaction than his present housing, at a price within his reach. That is, in places where houses with family rooms and two-car garages and two baths are scarce and/or very high priced, there is less likelihood that families who want these things will achieve their goal by moving rather than by remodeling; all this varies markedly from community to community, depending on the age

distribution of the housing stock.

4. Changes in the level of neighborhood satisfaction -- Such changes will be significantly influenced by public policies in regard to education, urban renewal, and housing for the poor. Here it is our assumption that the more nearly neighborhoods, both within the city limits and in the suburbs, remain stable (i.e., they do not become markedly less satisfactory to the residents than at present), the more inclined will people be to tolerate any dissatisfaction with the housing unit itself or remedy the situation by remodeling and renovating instead of relocating; the obverse is, of course, that when even minor dissatisfactions with the neighborhood become wedded to dissatisfactions with the housing itself, the impetus to movement is greater and becomes accelerated. One should expect marked variation from one community to the next in the extent of neighborhood instability -- and, in turn, of residential mobility -- due to differences in school policies and housing initiatives.

In all this one must anticipate some upgrading of goals by 1980 beyond those suggested here. The dynamics of our stratified society are such that increasing affluence leads people to raise their standards about what they expect from housing. Each class moves a bit higher in its aspirations, retaining its edge over the group beneath. The lower class remains at the bottom, although raising its sights a bit too.

APPENDIX A

ESTIMATING NUMBERS OF DILAPIDATED UNITS FOR 1970

According to the Census Bureau:

> Units are to be classified as dilapidated if they do not provide adequate shelter and in their present condition endanger the health and safety of their inhabitants. They might have such defects as holes, open cracks, etc., over a large area of the foundation or walls, substantial sagging of floors and roof, or extensive damage by storm, or flood.[1]

It is necessary to make a subjective judgment in determining whether or not a unit is dilapidated, and it is therefore difficult to obtain a true count of dilapidated units. In fact, in the 1970 Census no direct count of dilapidated units was made, as it had been in 1960. Instead, the Census Bureau intends to use statistical techniques to estimate the number of dilapidated units in 1970 from data obtained through the components of Inventory Change (CINCH) Survey.[2] The Census estimates of dilapidated units at the metropolitan area level were not available to us at the time this report was written, however, and we have had to make our own estimates.

We have devised a technique for estimating the number of dilapidated units with complete plumbing facilities based on the procedure outlined in "Proposed Procedure for Estimating Substandard Stock in 1970."[3] In this document it is proposed, first, to assign housing units with all plumbing into a large number of mutually exclusive categories. For each such category a "P" value will be determined, that is, the percentage of dilapidated units in that category in 1960. These "P" values will be updated on the basis of the 1970 CINCH data, with what might be called adjustment or "A" factors. The "P" values will be multiplied by the number of units in the appropriate category to arrive at an estimate of dilapidated units with complete plumbing facilities.

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[1] See U.S. Bureau of the Census, 1970 Census Users' Guide (Washington, D.C.: GPO, 1970), p. 128.

[2] For a discussion of the CINCH Survey, see 1970 Census Users' Guide. In this appendix we have used data from a preliminary, unpublished version of the CINCH kindly provided to us by the U.S. Department of Housing and Urban Development.

[3] U.S. Bureau of the Census, "Proposed Procedure for Estimating Substandard Stock in 1970," unpublished document, February 1972.

We have used the same procedure, but with fewer mutually exclusive categories. Our choice of categories has been limited by the availability of data. The categories for units with all plumbing are:

1. White and other renter-occupied rental units with central heating;
2. White and other renter-occupied rental units with no central or installed heating;
3. Negro renter-occupied units with central heating;
4. Negro renter-occupied units with no central or installed heating;
5. White and other owner-occupied units with central heating;
6. White and other owner-occupied units with no central or installed heating;
7. Negro owner-occupied units with central heating;
8. Negro owner-occupied units with no central or installed heating;
9. Vacant, for sale;
10. Other vacant;
11. Vacant, for rent, central heating;
12. Vacant, for rent, no central or installed heating.

The 1960 "P" values for these categories have been determined from Census Bureau estimates.[4] The number of dilapidated units in 1970 for the categories of owner-occupied, renter-occupied, and vacant have been determined from the 1970 CINCH data. Taking, first, owner-occupied, the 1960 "P" values for categories 5,6,7, and 8 have been scaled by the same factor so that the adjusted "P" values, when multiplied by the numbers of units in these categories, give the correct total number of dilapidated owner-occupied units with all plumbing. A similar procedure has been used to update the other "P" values (see Table A-1). These updated "P" values have been used to estimate dilapidated units with all plumbing for each SMSA.

For the nation as a whole, the 1970 CINCH data indicate that 31 percent of units lacking some or all plumbing facilities are dilapidated. We assume that this ratio applies to states and SMSAs as well.

Finally, it should clearly be understood that our estimates of dilapidated units for SMSAs are rough estimates of unknown accuracy.

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[4] See "Proposed Procedure for Estimating Substandard Stock in 1970."

TABLE A-1

UPDATED "P" VALUES

Categories	"P"
1	0.017
2	0.074
3	0.08
4	0.211
5	0.009
6	0.046
7	.023
8	.072
9	.027
10	.094
11	.047
12	.171

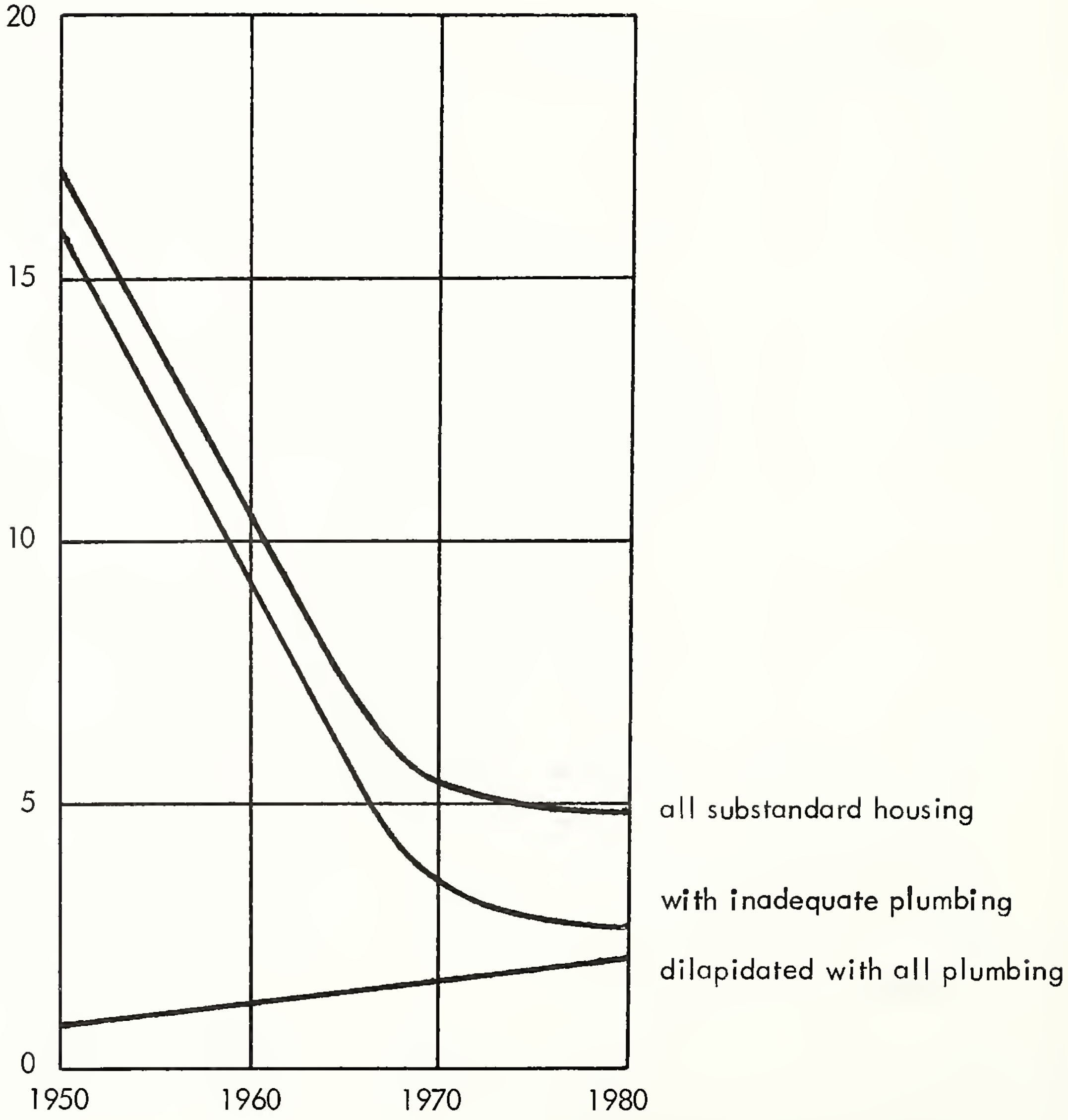
APPENDIX B

FORECAST OF THE SUBSTANDARD HOUSING STOCK TO 1980

As discussed earlier in this report, the number of physically inadequate units declined substantially during the 1960s. The question naturally arises: What will be the experience of the 1970s? In this appendix, an attempt is made to give a partial answer to this question by projecting the substandard housing stock in 1980 -- that is, the stock of housing units without complete plumbing facilities or that are in a dilapidated condition with all plumbing facilities. It would be preferable to make projections of the physically inadequate stock as defined in Chapter 4 of this report, but data limitations have precluded any such projections.

Our major finding is illustrated in Figure B-1. During the 1970's the rate of reduction in the number of substandard housing units is expected to be much lower than it was during the 1960s and 1950s. The primary reason is that in 1970 there were fewer substandard units to renovate up to standard condition. In addition, there were a greater number of standard housing units than in 1950 or 1960, thus providing a larger base for deterioration into substandard condition. This pattern of increasing deteriorations and diminishing renovations is documented in Table B-1. The number of substandard units with inadequate plumbing (the easiest type of substandard unit to renovate) is becoming a much smaller proportion of the total substandard stock. Furthermore, the number of dilapidated units with all plumbing (the most difficult

Figure B-1: SUBSTANDARD HOUSING STOCK, 1950-1980
(numbers in millions)



Source: U.S. Census of Housing: 1960 and 1970, Components of Inventory Change.

TABLE B-1

RENOVATIONS AND DETERIORATIONS, 1950-1980

(Numbers in Thousands)

	Renovations of the Substandard Stock	Deteriorations of the Standard Stock
Actual: 1950-1960	4,250	965
Actual: 1960-1970	3,267	1,605
Projections: 1970-1980	2,003	2,059

type of substandard unit to renovate) is becoming an increasingly larger component of the substandard stock. This changing composition of the substandard stock suggests that the proportion of substandard dilapidated units may well continue to grow.

The methodology employed in making the projections to 1980 is similar to that used by F.S. Kristof.[1] The basic data sources are the 1960 and 1970 *Components of Inventory Change*. The methodology is based on an analysis of the processes illustrated in Figure B-2. The housing stock[2] in 1980 is taken simply as the housing stock in 1970 *minus* losses to the stock predicted to occur between 1970 and 1980 from demolitions, mergers, and other means of losses, *plus* predicted additions to the stock during the decade through construction, conversions and other sources. These basic processes are defined as follows:

Demolitions:	losses in which units are deliberately destroyed
Mergers:	losses in which two or more units are merged into a single unit
Other means of losses:	accidential losses due to natural causes as well as losses occurring when housing units are converted to other uses, such as an apartment building converted to a hotel
Construction:	additions in which units are newly built
Conversions:	additions in which one housing unit is converted into two or more units
Other sources of additions:	any way in which units are added to the stock other than by new construction or conversions, e.g., if a hotel is converted into an apartment building

In addition, when working with the housing stock categorized by different conditions,

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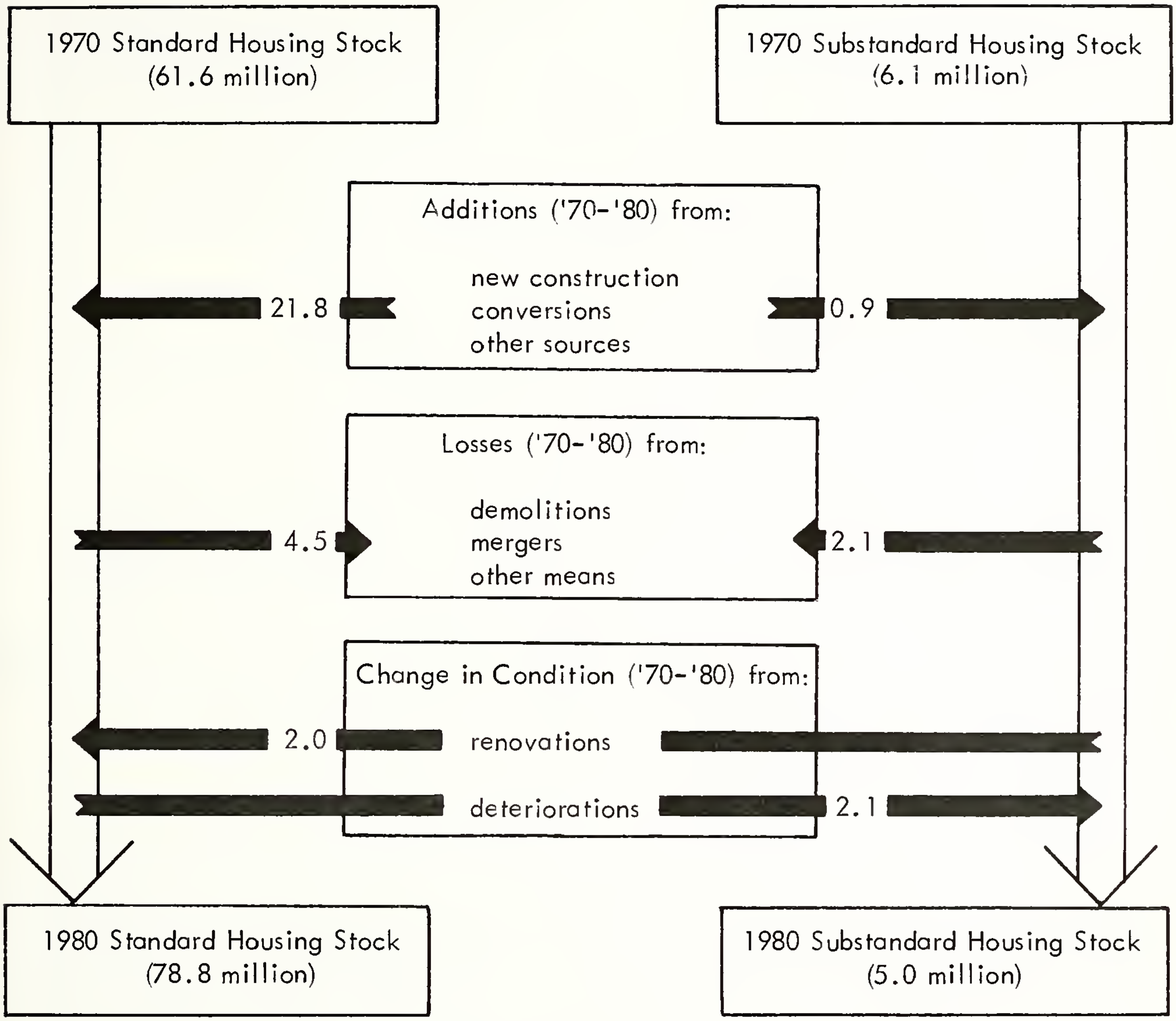
[1] F.S. Kristof, *Urban Housing Needs Through the 1980's: An Analysis and Projection*, Research Report No. 10, The National Commission on Urban Problems (1968).

[2] By housing stock we mean the total number of year-round units as defined by the Census Bureau.

Figure B-2: PROCESSES INVOLVED IN PROJECTING U.S. HOUSING STOCK TO 1980



changes due to renovation and deterioration must be considered. Renovations of substandard units to standard condition are recorded as losses to the substandard stock and as additions to the standard stock. Deteriorations of standard units to substandard condition are recorded as losses to the standard stock and as additions to the substandard stock. Note that renovations and deteriorations do not affect the total housing stock but rather the relative proportion of standard and substandard units.

In order to make our 1980 forecast we divide the housing stock into four categories:

1. Standard units
2. Substandard: dilapidated units with all plumbing
3. Substandard: units with inadequate plumbing but in sound condition
4. Substandard: dilapidated units lacking some or all plumbing facilities

The national forecasts are built up by adding together the forecasts for the central city and suburban portions of metropolitan areas and for the non-metropolitan portions of states.[3] Rates of demolitions, mergers, renovations, etc., are developed by determining the percentage of the 1960 stock in each category in each location which was affected by these changes during the 1960s. These rates are then applied to the appropriate categories of the 1970 housing stock in making the projections to 1980. For example, 42.4 percent of all dilapidated units with all plumbing which existed in the central cities in 1960 were demolished during the 1960s. Thus, it is assumed that 42.4 percent of all dilapidated units with all plumbing which existed in the central cities in 1970 will be demolished during the 1970s. It should be noted that for renovations and deteriorations, these rates apply to the stock left after losses rather than to the total stock.

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[3] We have consistently used the 1970 definition of metropolitan areas.

There are two exceptions to this methodology which concern the forecast for construction and for other sources of additions. The forecast of new construction begins with a forecast of total additions to the housing stock between 1970 and 1980; this is taken directly from Chapter 3 of this report. From this number (23.3 million), the predicted number of conversions and other sources of additions are subtracted so as to obtain a figure for new construction alone.[4] In addition, we subtract the estimated number of second homes to be built during this decade (from Chapter 3) because we are working with year-round units. For the estimate of additions due to other sources, there is no obvious proportional relation between these and the standing stock of housing, and so this component of additions is made on the basis of a straight extrapolation of the experience of the 1950s and 1960s.[5]

Our forecasts of additions, losses, renovations, and deteriorations are presented in Table B-2. Deteriorations of standard stock make up by far the largest component of additions to the substandard stock. Approximately 650,000 substandard units will be added as a result of new construction, and virtually all of these will be units lacking complete plumbing facilities, located in non-metropolitan areas. Demolitions

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[4] In order to determine the condition in 1980 of units added during the 1970s through new construction, we determine the percentages of all units added through new construction during the 1960s which had reached some form of substandard condition by 1970, and we assume that these percentages stay the same for the 1970s.

[5] We determine the condition in 1980 of units added to the stock from other sources in the same way as for new construction.

TABLE B-2

PROJECTIONS OF U.S. HOUSING STOCK TO 1980

(All Numbers in Thousands)

	Total	Standard	Substandard
Housing Stock in 1970	67,699	61,608	6,091
Total Losses 1970-1980 from:			
Demolitions	3,624	2,448	1,176
Other Means	2,462	1,886	576
Mergers	526	203	323
Total Losses 1970-1980	-6,612	-4,537	-2,075
Total Additions 1970-1980 from:			
New Construction	21,523	20,873	650
Other Sources	504	400	104
Conversions	713	554	159
Total Additions 1970-1980	+22,740	+21,827	+913
Change in Condition 1970-1980 from:			
Renovations	- -	+2,003	-2,003
Deteriorations	- -	-2,059	+2,059
Housing Stock in 1980	83,837	78,842	4,985

and renovations are the most significant components responsible for reductions in the substandard stock, with approximately two renovations for every demolition.

The results of our forecasts for central city, suburban, and non-metropolitan areas are presented in Table B-3. As this table shows, the percentages of substandard housing in each location did not fluctuate significantly between 1960 and 1970, despite substantial removals of substandard housing during the decade, and they are not expected to do so during the 1970s. Thus, rural areas will continue to account for approximately 60 percent of all substandard housing and the urban areas for about 40 percent.

Although no regional forecast of substandard housing could be made (due to the lack of necessary data at the time of publication of this report), a regional breakdown was made for the period 1950-1970. This breakdown indicates that the proportion of substandard housing is decreasing in the Northeast, North Central, and West regions and is increasing in the South. Approximately 44 percent of all substandard housing was located in the South in 1950. This proportion increased to 47 percent in 1960 and to over 50 percent by 1970. Thus, the removal of substandard housing appears to have been more concentrated in the three northern and western regions than in the South.

Sensitivity

In order to test the sensitivity of our forecast, a range of upper and lower limits to the forecasted results were developed. The method for projecting the upper limit

TABLE B-3

LOCATIONAL BREAKDOWN OF U.S. HOUSING STOCK, 1960-1980

(All Numbers in Thousands)

1960	Total Stock	Standard	Substandard	Locational Sub-standard as Percent of all U.S. Substandard
Total United States	56,575	46,449	10,126	100.0%
Metropolitan	37,222	33,248	3,974	39.2
Central cities	20,232	17,967	2,265	22.4
Suburbs	16,990	15,281	1,709	16.9
Non-Metropolitan	19,353	13,201	6,152	60.8
1970				
Total United States	67,699	61,608	6,091	100.0%
Metropolitan	45,574	43,284	2,290	37.6
Central cities	22,195	20,850	1,345	22.1
Suburbs	23,379	22,434	945	15.5
Non-Metropolitan	22,126	18,324	3,802	62.4
1980				
Total United States	83,827	78,842	4,985	100.0%
Metropolitan	55,822	53,900	1,922	38.6
Central cities	25,028	23,988	1,040	20.9
Suburbs	30,794	29,912	882	17.7
Non-Metropolitan	28,005	24,942	3,063	61.4

is the same as that used for our "most probable" forecast except that it involves no locational disaggregation. It tends to overestimate additions and to underestimate losses, thus giving a high estimate of the 1980 standard and substandard stock. The method for projecting the lower limit is based on the experience of the 1950s and 1960s and tends to overestimate substantially losses to the stock and to underestimate additions, thus giving a low forecast of the 1980 housing stock. Both the upper and the lower limit estimates are given in Table B-4.

The predicted upper and lower limits for substandard housing in 1980 both suggest that there will be a lessening in the rate of reduction of substandard housing which occurred over the past two decades. The low estimate of 4.2 million would mean a reduction of about 30 percent in the number of substandard units, as compared to the reduction of 40 percent during the 1950s and 1960s. The high estimate of 5.2 million would be equivalent to a reduction of about 15 percent. The "most probable" forecast calls for a reduction in the amount of substandard housing during the 1970s of approximately 20 percent.

There are wide variations between the two methods in the rates developed to forecast the various components of losses and additions, yet the results are relatively close, as shown in Table B-4. In the high forecast of losses, for example, 5.4 percent of the 1970 standard stock and 21 percent of the 1970 substandard stock are forecast to be demolished during the 1970s. In the low forecast of losses, 1.8 percent of the 1970 standard stock and 7.4 percent of the substandard stock are forecast to be demolished. Despite these variations, the 1980 forecast for the standard and sub-

TABLE B-4

UPPER AND LOWER LIMITS OF PROJECTIONS OF U.S. HOUSING STOCK TO 1980

(All Numbers in Thousands)

	Upper Limit (Based on 1960-1970 Experience)			Lower Limit (Based on 1950-1970 Experience)		
	Total	Standard	Substandard	Total	Standard	Substandard
Housing Stock in 1970	67,699	61,608	6,091	67,699	61,608	6,091
Total Losses 1970-1980 from:						
Demolitions	3,698	2,711	987	4,606	3,327	1,279
Other Means	2,223	1,663	560	2,948	2,156	792
Mergers	635	262	373	478	311	167
Total Losses 1970-1980	-6,556	-4,636	-1,920	-8,032	-5,794	-2,238
Total Additions 1970-1980 from:						
New Construction	21,523	20,942	581	21,523	21,329	194
Other Sources	812	645	167	474	423	51
Conversions	737	569	168	427	344	83
Total Additions 1970-1980	+23,072	+22,156	+916	+22,424	+22,096	+328
Change in Condition 1970-1980 from:						
Renovations	- -	+1,916	-1,916	- -	+1,943	-1,943
Deteriorations	- -	-2,063	+2,063	- -	-1,930	+1,930
Housing Stock in 1980	84,215	78,981	5,234	82,091	77,923	4,168

standard stock are quite close. The major reason for this apparent stability is primarily the "smaller base;" that is, when losses to the substandard stock, for example, are estimated to be high, few units are left after those losses in which renovation can take place.

Summary

The most significant finding to emerge from this analysis is the predicted reduction of about 50 percent in the overall rate of decline in the number of substandard housing units as compared to the experience of the past two decades. This suggests that the number of substandard units may soon stop decreasing, and may even increase, unless efforts are initiated to alleviate the problem of substandard housing on a national basis. The major reason for the worsening situation is a continually increasing number of deteriorations of formerly standard units to a physically dilapidated condition. This phenomenon is mostly occurring within urban areas. Support for the serious impact of deteriorations is given by F.S. Kristof:[6]

> ...there are indications that perhaps another 750,000 housing units were dilapidated, with all plumbing facilities in these central cities compared with a figure of about 400,000 in 1960. If these estimates are accurate, it indicates that dilapidation and the associated deterioration that goes with it have increased markedly in the central cities relative to the nation's housing inventory. This development is not surprising in the light of the widely observed deterioration and abandonment of central city housing across the nation in the late 1960's. It is estimated that in New York City alone, more than 3 percent of its total housing inventory was lost to abandonment in the 1960's while in other cities in the U.S., estimates reached as high as 6 percent. This is a logical concomitant of a central city phenomenon that I have elsewhere

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[6] F.S. Kristof, "Housing Needs of the 1970's," paper prepared for the Subcommittee on Consumer Economics, Joint Economic Committee, Congress of the United States, May 22, 1973, pp. 2-3.

> discussed to the effect that the nation's central cities problem was one of neighborhood deterioration where a full range of housing from almost new to extremely bad had been swept up in the abandonment process as a result of cumulative social and economic problems in minority neighborhoods of these cities.
>
> Consequently, the quantity of housing adversely affected by this phenomenon far exceeds counts of housing units that lack plumbing facilities or are dilapidated in the central cities. Unless this fact is recognized and dealt with, we will see in the 1970's an accelerating rate of loss of good as well as poor housing in the cities. This phenomenon tends to perpetuate the scarcity of good housing in the cities despite the almost universal outflow of white middle class residents from cities to suburbs. Unless new legislation from the Congress is prepared to deal with these facts, we will be avoiding the most serious aspects of the nation's housing difficulties.

It is difficult to gauge the accuracy of our forecasts, but the prediction that there will be a significant slowing down in the overall rate of reduction of substandard housing is nonetheless sound. The best support for this is provided by the upper and lower limits to the forecasted results. Even when additions to the substandard stock were estimated conservatively and estimates of losses from the substandard stock were high, the results showed a definite decrease in the rate of reduction of substandard housing. Thus, unless there is substantial federal intervention in the production of housing or in the renovation of substandard housing, the rate at which substandard housing is eliminated will significantly drop during the 1970s.

APPENDIX C

DETAILED METROPOLITAN AREA DATA ON HOUSING DEPRIVATION: 1970

In the following tables, the data on physically inadequate units refer to all units both vacant and occupied. Units with marginal heating are those without central or built-in heating facilities. In the rent-income ratio data, we have included those renter households that do not pay any cash rent in the category of those with a rent-income ratio less than 20 percent. Renter households with a negative income are not included in the rent-income ratio tables but are included in the number of total renter households.

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ABILENE,TEX.                            ****ALL HOUSING UNITS    40427
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1212 DILAPIDATED   1871. DILAPIDATED, ALL PLUMBING  1480.
MARGINAL HEATING  16653   MARGINAL HEATING, ALL PLUMBING  15603
NO HEATING          211   NO HEATING, ALL PLUMBING            84
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   944
                     ****   35823 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            32374           2660             621
INAD PLUMBING             615            174             112
TOTAL                   32989           2834             733
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11407  HOUSEHOLDS WITH HIGH RENT BURDEN      3433
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             1054        698       1155       2397        5304
$5,000-$10,000      3083        538        369         74        4064
$10,000-$15,000     1242         41          0          5        1288
>$15,000             394          0          0          0         394
TOTAL               5773       1277       1524       2476       11050
********************
AKRON,OHIO                              ****ALL HOUSING UNITS   213938
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6651 DILAPIDATED   5881. DILAPIDATED, ALL PLUMBING  3739.
MARGINAL HEATING  12239   MARGINAL HEATING, ALL PLUMBING  10703
NO HEATING          111   NO HEATING, ALL PLUMBING            76
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6253
                     ****  206344 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           189273          11123            1362
INAD PLUMBING            5399            549             164
TOTAL                  194672          11672            1526
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  57330  HOUSEHOLDS WITH HIGH RENT BURDEN     17999
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             1723       1393       3418      12708       19242
$5,000-$10,000     11568       4443       3586        946       20543
$10,000-$15,000    10203       1063        346         11       11623
>$15,000            4383         99         21          0        4503
TOTAL              27877       6998       7371      13665       55911
********************
ALBANY,GA.                              ****ALL HOUSING UNITS    27016
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2262 DILAPIDATED   2169. DILAPIDATED, ALL PLUMBING  1440.
MARGINAL HEATING  12530   MARGINAL HEATING, ALL PLUMBING  10365
NO HEATING           41   NO HEATING, ALL PLUMBING            10
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   145
                     ****   25190 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            20238           2890             971
INAD PLUMBING            1495            567             362
TOTAL                   21733           3457            1333
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12483  HOUSEHOLDS WITH HIGH RENT BURDEN      3945
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000              906        800       1160       2870        5736
$5,000-$10,000      3351        637        290         50        4328
$10,000-$15,000     1354         58          4          0        1416
>$15,000             549          0          0          0         549
TOTAL               6160       1495       1454       2920       12029
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ALBANY-SCHENECTADY-TROY,N.Y.              ****ALL HOUSING UNITS  241296
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  9321 DILAPIDATED   8212. DILAPIDATED, ALL PLUMBING  5209.
MARGINAL HEATING  33278   MARGINAL HEATING, ALL PLUMBING  28660
NO HEATING          346   NO HEATING, ALL PLUMBING          142
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5563
                     ****  230484 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING           213584            9168             1353
INAD PLUMBING            7218             514              132
TOTAL                  220802            9682             1485
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  82433  HOUSEHOLDS WITH HIGH RENT BURDEN    21535
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             3235        2616       5344       16065        27260
$5,000-$10,000     19966        5366       3506         989        29827
$10,000-$15,000    14644        1058        218          28        15948
>$15,000            6652          49         20           0         6721
TOTAL              44497        9089       9088       17082        79756
*********************
ALBUQUERQUE,N.MEX.                        ****ALL HOUSING UNITS    98505
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2924 DILAPIDATED   3037. DILAPIDATED, ALL PLUMBING  2095.
MARGINAL HEATING  16776   MARGINAL HEATING, ALL PLUMBING  14792
NO HEATING          163   NO HEATING, ALL PLUMBING           47
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1126
                     ****   94223 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            82990            8853             2204
INAD PLUMBING            1492             888              578
TOTAL                   84482            9741             2782
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32525  HOUSEHOLDS WITH HIGH RENT BURDEN    10752
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             1747        1255       2739        7674        13415
$5,000-$10,000      7143        2305       1541         280        11269
$10,000-$15,000     4072         274         88          12         4446
>$15,000            2026          33         17           0         2076
TOTAL              14988        3867       4385        7966        31206
*********************
ALLENTOWN-BETHLEHEM-EASTON,PA-N.J.        ****ALL HOUSING UNITS   180743
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8242 DILAPIDATED   5325. DILAPIDATED, ALL PLUMBING  2670.
MARGINAL HEATING  10341   MARGINAL HEATING, ALL PLUMBING   8086
NO HEATING          368   NO HEATING, ALL PLUMBING          155
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6883
                     ****  174905 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING           161447            6056              713
INAD PLUMBING            6908             494              143
TOTAL                  168355            6550              856
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  49389  HOUSEHOLDS WITH HIGH RENT BURDEN    11891
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             2424        2246       3565        8888        17123
$5,000-$10,000     13506        3356       1989         386        19237
$10,000-$15,000     8286         427        111          21         8845
>$15,000            3055          17         24           0         3096
TOTAL              27271        6046       5689        9295        48301
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ASHEVILLE,N.C.                              ****ALL HOUSING UNITS   50507
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4302 DILAPIDATED   2683. DILAPIDATED, ALL PLUMBING  1297.
MARGINAL HEATING  13737   MARGINAL HEATING, ALL PLUMBING  10234
NO HEATING          77   NO HEATING, ALL PLUMBING             27
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1074
                       ****  47248 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              40734            2719             435
INAD PLUMBING              3137             658             241
TOTAL                     43871            3377             676
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12389  HOUSEHOLDS WITH HIGH RENT BURDEN     3459
                      <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000               1187        671       1123       2504        5485
$5,000-$10,000        3305        616        360         96        4377
$10,000-$15,000       1366         67         10          0        1443
>$15,000               564          0          0          0         564
TOTAL                 6422       1354       1493       2600       11869
*********************
ATLANTA,GA.                                 ****ALL HOUSING UNITS   450262
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 11387 DILAPIDATED  19014. DILAPIDATED, ALL PLUMBING 15345.
MARGINAL HEATING  81804   MARGINAL HEATING, ALL PLUMBING  72934
NO HEATING          309   NO HEATING, ALL PLUMBING           199
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4255
                       **** 429369 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             389689           29104           6264
INAD PLUMBING              8192            2384           1113
TOTAL                    397881           31488           7377
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 178411  HOUSEHOLDS WITH HIGH RENT BURDEN     56754
                      <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000               5881       5853      11616      35283       58633
$5,000-$10,000       31887      14855      13165       4664       64571
$10,000-$15,000      27762       4017       1314         80       33173
>$15,000             17414        574        113          0       18101
TOTAL                82944      25299      26208      40027      174478
*********************
ATLANTIC CITY,N.J.                          ****ALL HOUSING UNITS    67755
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1727 DILAPIDATED   2478. DILAPIDATED, ALL PLUMBING  1922.
MARGINAL HEATING   5065   MARGINAL HEATING, ALL PLUMBING   4568
NO HEATING          275   NO HEATING, ALL PLUMBING           218
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1564
                       ****  60716 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              56154            3101             490
INAD PLUMBING              1374              87              25
TOTAL                     57528            3188             515
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22541  HOUSEHOLDS WITH HIGH RENT BURDEN      8612
                      <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000               1012       1085       2247       6682       11026
$5,000-$10,000        3906       1474       1232        339        6951
$10,000-$15,000       2449        161        110         24        2744
>$15,000              1050         21         24          0        1095
TOTAL                 8417       2741       3613       7045       21816
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AUGUSTA,GA.-S.C.                          ****ALL HOUSING UNITS   77058
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5691 DILAPIDATED   5206. DILAPIDATED, ALL PLUMBING  3373.
MARGINAL HEATING  31718   MARGINAL HEATING, ALL PLUMBING  26598
NO HEATING           195   NO HEATING, ALL PLUMBING           73
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   887
                     ****   71437 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             60470            6059             1452
INAD PLUMBING             3559            1349              764
TOTAL                    64029            7408             2216
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  24431  HOUSEHOLDS WITH HIGH RENT BURDEN     8299
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             2186        1262       2036        5669        11153
$5,000-$10,000      5644        1287       1293         204         8428
$10,000-$15,000     2449         198         27           5         2679
>$15,000            1041           6          0           0         1047
TOTAL              11320        2753       3356        5878        23307
********************
AUSTIN,TEX.                               ****ALL HOUSING UNITS   100702
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3080 DILAPIDATED   4503. DILAPIDATED, ALL PLUMBING  3510.
MARGINAL HEATING  30514   MARGINAL HEATING, ALL PLUMBING  27957
NO HEATING           274   NO HEATING, ALL PLUMBING          141
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   889
                     ****   90614 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             80821            7495             2308
INAD PLUMBING             1727             571              341
TOTAL                    82548            8066             2649
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  40083  HOUSEHOLDS WITH HIGH RENT BURDEN    16139
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             2027        1416       2553       11540        17536
$5,000-$10,000      6822        2638       2778         851        13089
$10,000-$15,000     4616         566        238          26         5446
>$15,000            2330          60          5           0         2395
TOTAL              15795        4680       5574       12417        38466
********************
BAKERSFIELD,CALIF.                        ****ALL HOUSING UNITS   109815
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2368 DILAPIDATED   3846. DILAPIDATED, ALL PLUMBING  3083.
MARGINAL HEATING  23061   MARGINAL HEATING, ALL PLUMBING  21756
NO HEATING           934   NO HEATING, ALL PLUMBING          574
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1438
                     ****  101650 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             89458           10734             3159
INAD PLUMBING             1158             300              257
TOTAL                    90616           11034             3416
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  38922  HOUSEHOLDS WITH HIGH RENT BURDEN    10613
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             2450        1622       3523        7620        15215
$5,000-$10,000      9550        2037       1070         181        12838
$10,000-$15,000     5835         211         79           0         6125
>$15,000            3411          14          0           5         3430
TOTAL              21246        3884       4672        7806        37608
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BALTIMORE,MD.                             ****ALL HOUSING UNITS  652674
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 16167 DILAPIDATED  25292. DILAPIDATED, ALL PLUMBING 20083.
MARGINAL HEATING  62278   MARGINAL HEATING, ALL PLUMBING  54577
NO HEATING         1306   NO HEATING, ALL PLUMBING          891
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 12749
                       ****  623523 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             569206          39840          6292
INAD PLUMBING             12279           2198           790
TOTAL                    581485          42038          7082
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 252399  HOUSEHOLDS WITH HIGH RENT BURDEN    79095
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              5472       6368       15640      53775        81255
$5,000-$10,000      48980      22386       17506       4014        92886
$10,000-$15,000     43421       3866        1020        125        48432
>$15,000            22864        444         110          5        23423
TOTAL              120737      33064       34276      57919       245996
**********************
BATON ROUGE,LA.                           ****ALL HOUSING UNITS    88937
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2467 DILAPIDATED   4793. DILAPIDATED, ALL PLUMBING  3998.
MARGINAL HEATING  31814   MARGINAL HEATING, ALL PLUMBING  29675
NO HEATING          134   NO HEATING, ALL PLUMBING           57
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   722
                       ****   81460 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING              71368           8096           2407
INAD PLUMBING              1315            681            406
TOTAL                     72683           8777           2813
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  26911  HOUSEHOLDS WITH HIGH RENT BURDEN     9538
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              1561       1170        1914       6681        11326
$5,000-$10,000       5173       1458        1483        420         8534
$10,000-$15,000      3318        432         104          0         3854
>$15,000             1820         18           6          0         1844
TOTAL               11872       3078        3507       7101        25558
**********************
BAY CITY,MICH.                            ****ALL HOUSING UNITS    36061
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1491 DILAPIDATED   1108. DILAPIDATED, ALL PLUMBING   628.
MARGINAL HEATING   5102   MARGINAL HEATING, ALL PLUMBING   4392
NO HEATING           69   NO HEATING, ALL PLUMBING           24
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   928
                       ****   34571 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING              30736           2611            321
INAD PLUMBING              1090            134             84
TOTAL                     31826           2745            405
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   6095  HOUSEHOLDS WITH HIGH RENT BURDEN     1957
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000               199        205         357       1447         2208
$5,000-$10,000       1374        443         292         82         2191
$10,000-$15,000       938         71          11          0         1020
>$15,000              444          0           0          0          444
TOTAL                2955        719         660       1529         5863
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BEAUMONT-PORT ARTHUR-ORANGE,TEX.          ****ALL HOUSING UNITS  104289
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3741 DILAPIDATED   5983, DILAPIDATED, ALL PLUMBING  4778.
MARGINAL HEATING  50610   MARGINAL HEATING, ALL PLUMBING  47318
NO HEATING          484   NO HEATING, ALL PLUMBING          286
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   518
                      ****  97431 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             85584            8834            1866
INAD PLUMBING             2523             490             261
TOTAL                    88107            9324            2127
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  28981  HOUSEHOLDS WITH HIGH RENT BURDEN     7949
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             2093        1346       2555        5647        11641
$5,000-$10,000      8100        1446        772         183        10501
$10,000-$15,000     3843         237         85           9         4174
>$15,000            1541          34          0           0         1575
TOTAL              15577        3063       3412        5839        27891
*********************
BILLINGS,MONT.                            ****ALL HOUSING UNITS    29026
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1111 DILAPIDATED    907, DILAPIDATED, ALL PLUMBING   549.
MARGINAL HEATING   3664   MARGINAL HEATING, ALL PLUMBING   3071
NO HEATING           12   NO HEATING, ALL PLUMBING            0
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   730
                      ****  27641 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             24950            1791             342
INAD PLUMBING              830              70              18
TOTAL                    25780            1861             360
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9678  HOUSEHOLDS WITH HIGH RENT BURDEN     3097
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              593         430        899        2279         4201
$5,000-$10,000      2377         734        435          74         3620
$10,000-$15,000      984         123          9           0         1116
>$15,000             428           0          0           0          428
TOTAL               4382        1287       1343        2353         9365
*********************
BILOXI-GULFPORT,MISS.                     ****ALL HOUSING UNITS    41548
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2112 DILAPIDATED   2333, DILAPIDATED, ALL PLUMBING  1652.
MARGINAL HEATING  16104   MARGINAL HEATING, ALL PLUMBING  14244
NO HEATING           89   NO HEATING, ALL PLUMBING           52
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   324
                      ****  37531 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             31994            3770             798
INAD PLUMBING             1398             369             169
TOTAL                    33392            4139             967
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  14340  HOUSEHOLDS WITH HIGH RENT BURDEN     4359
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1272         847       1270        2724         6113
$5,000-$10,000      3646         896        685         163         5390
$10,000-$15,000     1508          58         40           0         1606
>$15,000             581           0          0           0          581
TOTAL               7007        1801       1995        2887        13690
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BINGHAMTON,N.Y.-PENN.                          ****ALL HOUSING UNITS   98990
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3684 DILAPIDATED   2892. DILAPIDATED, ALL PLUMBING  1705.
MARGINAL HEATING   8588   MARGINAL HEATING, ALL PLUMBING   6929
NO HEATING             200   NO HEATING, ALL PLUMBING             85
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2310
                       ****   93290 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR           >1.5PPR
ALL PLUMBING              86238            4498               515
INAD PLUMBING              2302             252                96
TOTAL                     88540            4750               611
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27658  HOUSEHOLDS WITH HIGH RENT BURDEN     7739
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               1168          968       2038       5753         9927
$5,000-$10,000        6392         1973       1118        226         9709
$10,000-$15,000       4878          354         89         11         5332
>$15,000              1730           13          7          0         1750
TOTAL                14168         3308       3252       5990        26718
*********************
BIRMINGHAM,ALA.                                ****ALL HOUSING UNITS   244163
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 22822 DILAPIDATED  16973. DILAPIDATED, ALL PLUMBING  9621.
MARGINAL HEATING  86561   MARGINAL HEATING, ALL PLUMBING  66851
NO HEATING             687   NO HEATING, ALL PLUMBING             285
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3668
                       ****  232451 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR           >1.5PPR
ALL PLUMBING             195705           16419              4665
INAD PLUMBING             15475            4852              2202
TOTAL                    211180           21271              6867
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  75425  HOUSEHOLDS WITH HIGH RENT BURDEN     21089
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               6897         4921       7272      15880        34970
$5,000-$10,000       20760         2971       1765        374        25870
$10,000-$15,000       7888          356        155          0         8399
>$15,000              3185           29          5          0         3219
TOTAL                38730         8277       9197      16254        72458
*********************
BLOOMINGTON-NORMAL,ILL.                        ****ALL HOUSING UNITS    33239
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1338 DILAPIDATED     995. DILAPIDATED, ALL PLUMBING   564.
MARGINAL HEATING   2795   MARGINAL HEATING, ALL PLUMBING   2336
NO HEATING              23   NO HEATING, ALL PLUMBING              10
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1097
                       ****   31874 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR           >1.5PPR
ALL PLUMBING              29287            1445               159
INAD PLUMBING              1067              75                46
TOTAL                     30354            1520               205
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9455  HOUSEHOLDS WITH HIGH RENT BURDEN      3357
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000                314          255        664       2454         3687
$5,000-$10,000        1883          762        662         93         3400
$10,000-$15,000       1294          143         36          9         1482
>$15,000               621           15         12          0          648
TOTAL                 4112         1175       1374       2556         9217
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BOISE CITY,IDAHO                         ****ALL HOUSING UNITS   37124
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   684 DILAPIDATED    941. DILAPIDATED, ALL PLUMBING   721.
MARGINAL HEATING   5735   MARGINAL HEATING, ALL PLUMBING   5471
NO HEATING           31   NO HEATING, ALL PLUMBING            17
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   537
                    ****   35834 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            33284             1996              352
INAD PLUMBING             510               44               28
TOTAL                   33794             2040              380
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9826  HOUSEHOLDS WITH HIGH RENT BURDEN     3228
                    <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000              448          313        705       2282         3748
$5,000-$10,000      2117          707        558        129         3511
$10,000-$15,000     1376          154         44         14         1588
>$15,000             650           22         12          0          684
TOTAL               4591         1196       1319       2425         9531
********************
BOSTON,MASS.                             ****ALL HOUSING UNITS   890975
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 25793 DILAPIDATED  25936. DILAPIDATED, ALL PLUMBING 17628.
MARGINAL HEATING  57172   MARGINAL HEATING, ALL PLUMBING  51055
NO HEATING          1253   NO HEATING, ALL PLUMBING           803
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 24503
                    ****  859736 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING           791425            45301             6859
INAD PLUMBING           21731             1279              642
TOTAL                  813156            46580             7501
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 405727  HOUSEHOLDS WITH HIGH RENT BURDEN   139326
                    <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000             6057         7328      20361      96851       130597
$5,000-$10,000     55775        35925      36117      13785       141602
$10,000-$15,000    65655         9055       3441        640        78791
>$15,000           42906         1611        630         58        45205
TOTAL             170393        53919      60549     111334       396195
********************
BRIDGEPORT,CONN.                         ****ALL HOUSING UNITS   123891
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3332 DILAPIDATED   3769. DILAPIDATED, ALL PLUMBING  2695.
MARGINAL HEATING  11967   MARGINAL HEATING, ALL PLUMBING  11149
NO HEATING          218   NO HEATING, ALL PLUMBING           181
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2937
                    ****  120507 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING           110037             7335              991
INAD PLUMBING            2960              175               87
TOTAL                  112997             7510             1078
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  44231  HOUSEHOLDS WITH HIGH RENT BURDEN    12200
                    <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000              762          805       2102       7848        11517
$5,000-$10,000      7853         3833       3634       1016        16336
$10,000-$15,000     9056         1027        362         29        10474
>$15,000            4565          145         40          0         4750
TOTAL              22236         5810       6138       8893        43077
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BRISTOL,CONN.                               ****ALL HOUSING UNITS   20817
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   402 DILAPIDATED     498. DILAPIDATED, ALL PLUMBING   369.
MARGINAL HEATING   1809   MARGINAL HEATING, ALL PLUMBING   1698
NO HEATING           48   NO HEATING, ALL PLUMBING            18
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   331
                       ****   20103 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR           >1.5PPR
ALL PLUMBING              18206               1567              177
INAD PLUMBING               313                 17                0
TOTAL                     18519               1584              177
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    6863  HOUSEHOLDS WITH HIGH RENT BURDEN      1545
                      <20%        20%-25%   25%-35%       >35%        TOTAL
<$5,000                128         173        322         1080         1703
$5,000-$10,000        1501         620        362           77         2560
$10,000-$15,000       1731         126         10            0         1867
>$15,000               583           0          5            0          588
TOTAL                 3943         919        699         1157         6718
**********************
BROCKTON,MASS.                              ****ALL HOUSING UNITS    56554
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1521 DILAPIDATED    1497. DILAPIDATED, ALL PLUMBING  1007.
MARGINAL HEATING  5400    MARGINAL HEATING, ALL PLUMBING   5008
NO HEATING           97   NO HEATING, ALL PLUMBING            84
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1285
                       ****   54895 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR           >1.5PPR
ALL PLUMBING              49781               3759              420
INAD PLUMBING              1296                 59                4
TOTAL                     51077               3818              424
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   17106  HOUSEHOLDS WITH HIGH RENT BURDEN      5209
                      <20%        20%-25%   25%-35%       >35%        TOTAL
<$5,000                490         483       1297         3801         6071
$5,000-$10,000        3607        1585       1088          153         6433
$10,000-$15,000       2896         198         47            0         3141
>$15,000               977           6          0            0          983
TOTAL                 7970        2272       2432         3954        16628
**********************
BROWNSVILLE-HARLINGEN-SAN BENITO,TEX.       ****ALL HOUSING UNITS    40645
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  9400 DILAPIDATED    4632. DILAPIDATED, ALL PLUMBING  1604.
MARGINAL HEATING  30312   MARGINAL HEATING, ALL PLUMBING  22982
NO HEATING         2549   NO HEATING, ALL PLUMBING           632
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   187
                       ****   35432 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR           >1.5PPR
ALL PLUMBING              21650               6252             2758
INAD PLUMBING              3608               3922             2713
TOTAL                     25258              10174             5471
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   11041  HOUSEHOLDS WITH HIGH RENT BURDEN      2916
                      <20%        20%-25%   25%-35%       >35%        TOTAL
<$5,000               2279         976       1113         2005         6373
$5,000-$10,000        2104         294        175           66         2639
$10,000-$15,000        708          55          0            0          763
>$15,000               342          14          0            0          356
TOTAL                 5433        1339       1288         2071        10131
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BRYAN-COLLEGE STATION,TEX.                ****ALL HOUSING UNITS    18490
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1635 DILAPIDATED   1282, DILAPIDATED, ALL PLUMBING   756.
MARGINAL HEATING    9473   MARGINAL HEATING, ALL PLUMBING    7986
NO HEATING            84   NO HEATING, ALL PLUMBING             19
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS    149
                     ****   16977 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             14517             1141             313
INAD PLUMBING              961              358             179
TOTAL                    15478             1499             492
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    7076  HOUSEHOLDS WITH HIGH RENT BURDEN      2372
                     <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000               705          333        577        1645         3260
$5,000-$10,000       1717          372        298          67         2454
$10,000-$15,000       598          118         10           9          735
>$15,000              357           10          0           0          367
TOTAL                3377          833        885        1721         6816
********************
BUFFALO,N.Y.                              ****ALL HOUSING UNITS   433469
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  9148 DILAPIDATED  13754, DILAPIDATED, ALL PLUMBING 10806.
MARGINAL HEATING  56920   MARGINAL HEATING, ALL PLUMBING  54056
NO HEATING          523   NO HEATING, ALL PLUMBING             380
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  8746
                     ****  418255 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            389599            21483           2570
INAD PLUMBING             6850              323            151
TOTAL                   396449            21806           2721
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 153051  HOUSEHOLDS WITH HIGH RENT BURDEN     44451
                     <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              4345         4740      11114       34377        54576
$5,000-$10,000      38912        10149       5798        1015        55874
$10,000-$15,000     26203         1159        410          31        27803
>$15,000            10612           78         25           6        10721
TOTAL               80072        16126      17347       35429       148974
********************
CANTON,OHIO                               ****ALL HOUSING UNITS   118798
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3312 DILAPIDATED   3145, DILAPIDATED, ALL PLUMBING  2078.
MARGINAL HEATING    8367   MARGINAL HEATING, ALL PLUMBING    7603
NO HEATING           113   NO HEATING, ALL PLUMBING            109
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3211
                     ****  114690 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            105111             6555            729
INAD PLUMBING             2825              199             45
TOTAL                   107936             6754            774
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   29532  HOUSEHOLDS WITH HIGH RENT BURDEN      7366
                     <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              1108         1026       1838        5275         9247
$5,000-$10,000       8393         2057       1189         241        11880
$10,000-$15,000      5248          244         35          10         5537
>$15,000             1788           10          0           0         1798
TOTAL               16537         3337       3062        5526        28462
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CEDAR RAPIDS,IOWA                             ****ALL HOUSING UNITS    53903
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2434 DILAPIDATED   1585. DILAPIDATED, ALL PLUMBING   801.
MARGINAL HEATING   2914   MARGINAL HEATING, ALL PLUMBING   2187
NO HEATING           37   NO HEATING, ALL PLUMBING               5
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2254
                    ****   50855 OCCUPIED UNITS ****
                       <1.PPR          >1.PPR           >1.5PPR
ALL PLUMBING           45906           3125              465
INAD PLUMBING           1745             79               39
TOTAL                  47651           3204              504
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  13442  HOUSEHOLDS WITH HIGH RENT BURDEN     4398
                   <20%        20%-25%   25%-35%      >35%       TOTAL
<$5,000             396         333        934       3093        4756
$5,000-$10,000     2588        1323        954        157        5022
$10,000-$15,000    2309         231         46         29        2615
>$15,000            857           5          0         10         872
TOTAL              6150        1892       1934       3289       13265
*********************
CHAMPAIGN-URBANA,ILL.                         ****ALL HOUSING UNITS    48958
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1666 DILAPIDATED   1519. DILAPIDATED, ALL PLUMBING   982.
MARGINAL HEATING   3997   MARGINAL HEATING, ALL PLUMBING   3548
NO HEATING           35   NO HEATING, ALL PLUMBING               4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1516
                    ****   47361 OCCUPIED UNITS ****
                       <1.PPR          >1.PPR           >1.5PPR
ALL PLUMBING           43523           2370              458
INAD PLUMBING           1338            130               75
TOTAL                  44861           2500              533
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  20450  HOUSEHOLDS WITH HIGH RENT BURDEN     8736
                   <20%        20%-25%   25%-35%      >35%       TOTAL
<$5,000             530         378       1321       6083        8312
$5,000-$10,000     3407        1713       1740        434        7294
$10,000-$15,000    2743         381         37          0        3161
>$15,000           1217           6          6          0        1229
TOTAL              7897        2478       3104       6517       19996
*********************
CHARLESTON,S.C.                               ****ALL HOUSING UNITS    92136
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10986 DILAPIDATED   7409. DILAPIDATED, ALL PLUMBING  3870.
MARGINAL HEATING  38602   MARGINAL HEATING, ALL PLUMBING  28366
NO HEATING          722   NO HEATING, ALL PLUMBING             306
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   775
                    ****   82646 OCCUPIED UNITS ****
                       <1.PPR          >1.PPR           >1.5PPR
ALL PLUMBING           66982           6219             1160
INAD PLUMBING           6250           3195             1478
TOTAL                  73232           9414             2638
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32411  HOUSEHOLDS WITH HIGH RENT BURDEN    10477
                   <20%        20%-25%   25%-35%      >35%       TOTAL
<$5,000            2062        1213       2408       7157       12840
$5,000-$10,000     7172        2051       1591        458       11272
$10,000-$15,000    3508         270         64          4        3846
>$15,000           1498          34          0          0        1532
TOTAL             14240        3568       4063       7619       29490
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CHARLESTON,W.VA.                        ****ALL HOUSING UNITS   78837
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5500 DILAPIDATED   4086. DILAPIDATED, ALL PLUMBING  2314.
MARGINAL HEATING  26176   MARGINAL HEATING, ALL PLUMBING  21315
NO HEATING          141   NO HEATING, ALL PLUMBING          27
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   905
                     ****  74511 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            65629           4220            837
INAD PLUMBING            3627           1035            423
TOTAL                   69256           5255           1260
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25692  HOUSEHOLDS WITH HIGH RENT BURDEN     6732
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             2184       1233       2295       4980       10692
$5,000-$10,000      7323        830        569        109        8831
$10,000-$15,000     3481        151         60          6        3698
>$15,000            1449         23          0          0        1472
TOTAL              14437       2237       2924       5095       24693
********************
CHARLOTTE,N.C.                          ****ALL HOUSING UNITS   131359
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5376 DILAPIDATED   6578. DILAPIDATED, ALL PLUMBING  4846.
MARGINAL HEATING  31224   MARGINAL HEATING, ALL PLUMBING  26692
NO HEATING          221   NO HEATING, ALL PLUMBING         172
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1632
                     ****  125436 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           111920           8662           1690
INAD PLUMBING            3721           1133            429
TOTAL                  115641           9795           2119
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  45963  HOUSEHOLDS WITH HIGH RENT BURDEN     15289
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1752       1623       3952      10225       17552
$5,000-$10,000      9831       4082       2681        576       17170
$10,000-$15,000     6544        468        140          8        7160
>$15,000            2858         74         18          0        2950
TOTAL              20985       6247       6791      10809       44832
********************
CHATTANOOGA,TENN.-GA.                   ****ALL HOUSING UNITS   103862
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4724 DILAPIDATED   5403. DILAPIDATED, ALL PLUMBING  3881.
MARGINAL HEATING  34128   MARGINAL HEATING, ALL PLUMBING  30199
NO HEATING          179   NO HEATING, ALL PLUMBING          68
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1274
                     ****   97915 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            86797           7090           1540
INAD PLUMBING            3012           1016            368
TOTAL                   89809           8106           1908
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32260  HOUSEHOLDS WITH HIGH RENT BURDEN     10266
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             2382       1834       3059       7209       14484
$5,000-$10,000      8223       1889       1000        216       11328
$10,000-$15,000     3585        184         41          0        3810
>$15,000            1439         23          5          0        1467
TOTAL              15629       3930       4105       7425       31089
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CHICAGO,ILL.                                ****ALL HOUSING UNITS 2288867
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 62377 DILAPIDATED  83936. DILAPIDATED, ALL PLUMBING 63840.
MARGINAL HEATING 216810   MARGINAL HEATING, ALL PLUMBING 204960
NO HEATING            2122   NO HEATING, ALL PLUMBING            1607
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 68087
                       **** 2182399 OCCUPIED UNITS ****
                          <1.PPR            >1.PPR           >1.5PPR
ALL PLUMBING            1959844           169473           32406
INAD PLUMBING             48273             4809            2679
TOTAL                   2008117           174282           35085
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS1019485  HOUSEHOLDS WITH HIGH RENT BURDEN   308026
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000              12873       13598      43338      211316       281125
$5,000-$10,000      153572       88886      83584       25598       351640
$10,000-$15,000     188878       23955       8284        1360       222477
>$15,000            131895        4190       1513         179       137777
TOTAL               487218      130629     136719      238453       993019
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CINCINNATI,OHIO-KY.-IND.                    ****ALL HOUSING UNITS   452465
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 22134 DILAPIDATED  17964. DILAPIDATED, ALL PLUMBING 10833.
MARGINAL HEATING  48726   MARGINAL HEATING, ALL PLUMBING  37432
NO HEATING             820   NO HEATING, ALL PLUMBING              421
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 13886
                       ****  430771 OCCUPIED UNITS ****
                          <1.PPR            >1.PPR           >1.5PPR
ALL PLUMBING             376024            36285            7342
INAD PLUMBING             15689             2773            1117
TOTAL                    391713            39058            8459
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 164209  HOUSEHOLDS WITH HIGH RENT BURDEN    48201
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000               6492        6339      13310       36707        62848
$5,000-$10,000       40196       11052       6467        1181        58896
$10,000-$15,000      25036        1405        426          82        26949
>$15,000             10774         258         95           8        11135
TOTAL                82498       19054      20298       37978       159828
********************
CLEVELAND,OHIO                              ****ALL HOUSING UNITS   676085
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10978 DILAPIDATED  19825. DILAPIDATED, ALL PLUMBING 16288.
MARGINAL HEATING  41128   MARGINAL HEATING, ALL PLUMBING  38530
NO HEATING             515   NO HEATING, ALL PLUMBING              396
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 11894
                       ****  650138 OCCUPIED UNITS ****
                          <1.PPR            >1.PPR           >1.5PPR
ALL PLUMBING             606941            33525            3878
INAD PLUMBING              8925              747             271
TOTAL                    615866            34272            4149
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 241562  HOUSEHOLDS WITH HIGH RENT BURDEN    69624
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000               4962        5016      12969       51588        74535
$5,000-$10,000       47359       18930      14630        3465        84384
$10,000-$15,000      43667        3735       1176         183        48761
>$15,000             24767         670        169           9        25615
TOTAL               120755       28351      28944       55245       233295
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COLORADO SPRINGS,COLO.                     ****ALL HOUSING UNITS   72913
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1400 DILAPIDATED   1982. DILAPIDATED, ALL PLUMBING  1531.
MARGINAL HEATING   6241   MARGINAL HEATING, ALL PLUMBING   5869
NO HEATING           89   NO HEATING, ALL PLUMBING            45
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1381
                    ****  67581 OCCUPIED UNITS ****
                       <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING           62618            3909            723
INAD PLUMBING            995              59             42
TOTAL                  63613            3968            765
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27508  HOUSEHOLDS WITH HIGH RENT BURDEN    10741
                   <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             721         780       2004       6405        9910
$5,000-$10,000     4946        2885       2762        568       11161
$10,000-$15,000    3448         409         62         16        3935
>$15,000           1724          77         16          0        1817
TOTAL             10839        4151       4844       6989       26823
*******************
COLUMBIA,MO.                               ****ALL HOUSING UNITS    25862
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1558 DILAPIDATED   1054. DILAPIDATED, ALL PLUMBING   552.
MARGINAL HEATING   3487   MARGINAL HEATING, ALL PLUMBING   2627
NO HEATING          112   NO HEATING, ALL PLUMBING             6
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   773
                    ****  24109 OCCUPIED UNITS ****
                       <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING           21622            1234            228
INAD PLUMBING           1110             143             71
TOTAL                  22732            1377            299
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9852  HOUSEHOLDS WITH HIGH RENT BURDEN     4386
                   <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             341         359        631       3339        4670
$5,000-$10,000     1548         688        607        230        3073
$10,000-$15,000    1131         124         35          5        1295
>$15,000            453          24          5          0         482
TOTAL              3473        1195       1278       3574        9520
*******************
COLUMBIA,S.C.                              ****ALL HOUSING UNITS    93980
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8442 DILAPIDATED   5947. DILAPIDATED, ALL PLUMBING  3227.
MARGINAL HEATING  29720   MARGINAL HEATING, ALL PLUMBING  22218
NO HEATING          347   NO HEATING, ALL PLUMBING           100
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1214
                    ****  86202 OCCUPIED UNITS ****
                       <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING           73424            5664           1331
INAD PLUMBING           5005            2109           1118
TOTAL                  78429            7773           2449
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27036  HOUSEHOLDS WITH HIGH RENT BURDEN     8753
                   <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000            2322        1494       1984       5992       11792
$5,000-$10,000     6284        1542       1283        419        9528
$10,000-$15,000    2978         235         91          0        3304
>$15,000           1328          20          0          0        1348
TOTAL             12912        3291       3358       6411       25972
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COLUMBUS,GA.-ALA.                        ****ALL HOUSING UNITS   72907
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5188 DILAPIDATED   5040. DILAPIDATED, ALL PLUMBING  3368.
MARGINAL HEATING  28596   MARGINAL HEATING, ALL PLUMBING  23695
NO HEATING           82   NO HEATING, ALL PLUMBING            43
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   549
                     ****   67396 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            56651            6215            1709
INAD PLUMBING            3030            1500             944
TOTAL                   59681            7715            2653
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  30966  HOUSEHOLDS WITH HIGH RENT BURDEN      9446
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              2711       2005       2915       6453       14084
$5,000-$10,000       7908       1647       1078        159       10792
$10,000-$15,000      3539        188         46          0        3773
>$15,000             1140          5          0          0        1145
TOTAL               15298       3845       4039       6612       29794
********************
COLUMBUS,OHIO                            ****ALL HOUSING UNITS   296218
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8083 DILAPIDATED   9318. DILAPIDATED, ALL PLUMBING  6714.
MARGINAL HEATING  24904   MARGINAL HEATING, ALL PLUMBING  20815
NO HEATING          254   NO HEATING, ALL PLUMBING           129
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5093
                     ****  282959 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING           260370           15654            2135
INAD PLUMBING            6056             879             321
TOTAL                  266426           16533            2456
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 112770  HOUSEHOLDS WITH HIGH RENT BURDEN     37259
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              2404       2874       8590      26488       40356
$5,000-$10,000      24113       9767       6584       1377       41841
$10,000-$15,000     18196       1284        253         42       19775
>$15,000             8084        101         20          0        8205
TOTAL               52797      14026      15447      27907      110177
********************
CORPUS CHRISTI,TEX.                      ****ALL HOUSING UNITS    88900
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7233 DILAPIDATED   5801. DILAPIDATED, ALL PLUMBING  3470.
MARGINAL HEATING  45810   MARGINAL HEATING, ALL PLUMBING  39576
NO HEATING         1063   NO HEATING, ALL PLUMBING           562
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   780
                     ****   79709 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            63403           10823            3711
INAD PLUMBING            3021            2462            1639
TOTAL                   66424           13285            5350
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  26934  HOUSEHOLDS WITH HIGH RENT BURDEN       7203
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              3085       1604       2327       4719       11735
$5,000-$10,000       6368       1502        908        286        9064
$10,000-$15,000      3108        209         92         26        3435
>$15,000             1411         44         15          6        1476
TOTAL               13972       3359       3342       5037       25710
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DALLAS,TEX.                            ****ALL HOUSING UNITS  529162
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 13347 DILAPIDATED  23795. DILAPIDATED, ALL PLUMBING 19496.
MARGINAL HEATING 167121   MARGINAL HEATING, ALL PLUMBING 155791
NO HEATING          1180   NO HEATING, ALL PLUMBING          678
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3514
                    ****  492284 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING           442487              39065           10233
INAD PLUMBING            8280               2452            1356
TOTAL                  450767              41517           11589
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 191268  HOUSEHOLDS WITH HIGH RENT BURDEN    60642
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000            6174        5460       12055      37297        60986
$5,000-$10,000    35824       15884       15923       5459        73090
$10,000-$15,000   29158        4072        1525        194        34949
>$15,000          17037         800         224         51        18112
TOTAL             88193       26216       29727      43001       187137
*********************
DANBURY,CONN.                          ****ALL HOUSING UNITS    25410
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   433 DILAPIDATED    666. DILAPIDATED, ALL PLUMBING   526.
MARGINAL HEATING   1600   MARGINAL HEATING, ALL PLUMBING   1503
NO HEATING           63   NO HEATING, ALL PLUMBING           49
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   396
                    ****   23564 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING            21744               1455             179
INAD PLUMBING             340                 25              10
TOTAL                   22084               1480             189
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7018  HOUSEHOLDS WITH HIGH RENT BURDEN     2116
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000             168          78         321       1406         1973
$5,000-$10,000     1337         574         538        211         2660
$10,000-$15,000    1279         145          53         10         1487
>$15,000            714          19           4          0          737
TOTAL              3498         816         916       1627         6857
*********************
DAVENPORT-ROCK ISLAND-MOLINE,IOWA-ILL.  ****ALL HOUSING UNITS   120917
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5419 DILAPIDATED   3660. DILAPIDATED, ALL PLUMBING  1914.
MARGINAL HEATING   5949   MARGINAL HEATING, ALL PLUMBING   4795
NO HEATING           66   NO HEATING, ALL PLUMBING           17
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5075
                    ****  114835 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING           103015               7331             908
INAD PLUMBING            4159                330             134
TOTAL                  107174               7661            1042
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32088  HOUSEHOLDS WITH HIGH RENT BURDEN     9431
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000            1105         917        1870       6729        10621
$5,000-$10,000     6628        2738        2021        449        11836
$10,000-$15,000    5635         521          80         15         6251
>$15,000           2375          14           0          7         2396
TOTAL             15743        4190        3971       7200        31104
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DAYTON,OHIO                                   ****ALL HOUSING UNITS  272189
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8266 DILAPIDATED   8344. DILAPIDATED, ALL PLUMBING  5681.
MARGINAL HEATING  24832   MARGINAL HEATING, ALL PLUMBING  20796
NO HEATING          136   NO HEATING, ALL PLUMBING           77
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5227
                        ****  263052 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              240797            14862            2074
INAD PLUMBING               6536              857             339
TOTAL                     247333            15719            2413
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  84566  HOUSEHOLDS WITH HIGH RENT BURDEN     23461
                       <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000                1990        1676       4510       16346       24522
$5,000-$10,000        18811        7598       5248        1035       32692
$10,000-$15,000       15882        1369        252          12       17515
>$15,000               7699         118         18           0        7835
TOTAL                 44382       10761      10028       17393       82564
********************
DECATUR,ILL.                                  ****ALL HOUSING UNITS    42655
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2408 DILAPIDATED   1500. DILAPIDATED, ALL PLUMBING   725.
MARGINAL HEATING   3051   MARGINAL HEATING, ALL PLUMBING   2338
NO HEATING           21   NO HEATING, ALL PLUMBING            4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1913
                        ****   40808 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING               36148             2640             425
INAD PLUMBING               1840              180              63
TOTAL                      37988             2820             488
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10703  HOUSEHOLDS WITH HIGH RENT BURDEN      3549
                       <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000                 517         393        911        2574        4395
$5,000-$10,000         2266         792        527          86        3671
$10,000-$15,000        1626         147         10           0        1783
>$15,000                544           6          0           0         550
TOTAL                  4953        1338       1448        2660       10399
********************
DENVER,COLO.                                  ****ALL HOUSING UNITS   408646
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10810 DILAPIDATED  10794. DILAPIDATED, ALL PLUMBING  7312.
MARGINAL HEATING  24751   MARGINAL HEATING, ALL PLUMBING  22621
NO HEATING          231   NO HEATING, ALL PLUMBING          126
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 10978
                        ****  392101 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              363204            19901            4034
INAD PLUMBING               8402              594             345
TOTAL                     371606            20495            4379
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 148844  HOUSEHOLDS WITH HIGH RENT BURDEN     52679
                       <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000                5619        4577      10442       36324       56962
$5,000-$10,000        26530       12715      11789        3596       54630
$10,000-$15,000       19445        2436       1087          87       23055
>$15,000              10262         416        104          16       10798
TOTAL                 61856       20144      23422       40023      145445
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DES MOINES,IOWA                          ****ALL HOUSING UNITS   98268
               ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3663 DILAPIDATED   2665. DILAPIDATED, ALL PLUMBING  1485.
MARGINAL HEATING   3017   MARGINAL HEATING, ALL PLUMBING   2211
NO HEATING           31   NO HEATING, ALL PLUMBING              12
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3550
                     ****   93415 OCCUPIED UNITS ****
                         <1.PPR               >1.PPR          >1.5PPR
ALL PLUMBING             84965                5438              856
INAD PLUMBING             2830                 182               35
TOTAL                    87795                5620              891
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27704  HOUSEHOLDS WITH HIGH RENT BURDEN      9971
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              950          978       2143        6976        11047
$5,000-$10,000      4915         2071       1980         591         9557
$10,000-$15,000     3949          560        140          35         4684
>$15,000            1763           65         14          11         1853
TOTAL              11577         3674       4277        7613        27141
*********************
DETROIT,MICH.                            ****ALL HOUSING UNITS  1319854
               ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 25066 DILAPIDATED  38624. DILAPIDATED, ALL PLUMBING 30549.
MARGINAL HEATING  90316   MARGINAL HEATING, ALL PLUMBING  86033
NO HEATING          893   NO HEATING, ALL PLUMBING             725
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 29073
                     **** 1266585 OCCUPIED UNITS ****
                         <1.PPR               >1.PPR          >1.5PPR
ALL PLUMBING           1150502               94694            14964
INAD PLUMBING            20024                1365              629
TOTAL                  1170526               96059            15593
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 349222  HOUSEHOLDS WITH HIGH RENT BURDEN    105944
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             7453         7382      17832       76623       109290
$5,000-$10,000     64933        24045      21677        7239       117894
$10,000-$15,000    59740         7339       2600         317        69996
>$15,000           39153         1168        395          20        40736
TOTAL             171279        39934      42504       84199       337916
*********************
DUBUQUE,IOWA                             ****ALL HOUSING UNITS    25250
               ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1255 DILAPIDATED    802. DILAPIDATED, ALL PLUMBING   398.
MARGINAL HEATING   2450   MARGINAL HEATING, ALL PLUMBING   1876
NO HEATING           11   NO HEATING, ALL PLUMBING               5
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   844
                     ****   24279 OCCUPIED UNITS ****
                         <1.PPR               >1.PPR          >1.5PPR
ALL PLUMBING             20481                2775              445
INAD PLUMBING              951                  72               28
TOTAL                    21432                2847              473
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   6085  HOUSEHOLDS WITH HIGH RENT BURDEN      1693
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              244          212        436        1299         2191
$5,000-$10,000      1642          422        210          52         2326
$10,000-$15,000     1023           37          0           0         1060
>$15,000             319            0          0           0          319
TOTAL               3228          671        646        1351         5896
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DULUTH-SUPERIOR,MINN.-WIS.              ****ALL HOUSING UNITS    90207
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10058 DILAPIDATED   4608, DILAPIDATED, ALL PLUMBING   1368.
MARGINAL HEATING  12162   MARGINAL HEATING, ALL PLUMBING   7378
NO HEATING          252   NO HEATING, ALL PLUMBING           18
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5541
                     ****   84344 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            71727           5600            692
INAD PLUMBING            6395            622            301
TOTAL                   78122           6222            993
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  21750  HOUSEHOLDS WITH HIGH RENT BURDEN      7230
                    <20%       20%-25%   25%-35%    >35%       TOTAL
<$5,000             1656       1126       2276      5706       10764
$5,000-$10,000      5275        958        647       132        7012
$10,000-$15,000     2305         65         61         6        2437
>$15,000             732          5          5         7         749
TOTAL               9968       2154       2989      5851       20962
********************
DURHAM,N.C.                             ****ALL HOUSING UNITS     60009
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3723 DILAPIDATED   3696, DILAPIDATED, ALL PLUMBING   2496.
MARGINAL HEATING  17956   MARGINAL HEATING, ALL PLUMBING  14802
NO HEATING           85   NO HEATING, ALL PLUMBING           51
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   834
                     ****   57465 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            50418           3543            915
INAD PLUMBING            2768            736            306
TOTAL                   53186           4279           1221
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25149  HOUSEHOLDS WITH HIGH RENT BURDEN      9538
                    <20%       20%-25%   25%-35%    >35%       TOTAL
<$5,000             1201       1009       2177      6594       10981
$5,000-$10,000      5199       1910       1558       241        8908
$10,000-$15,000     3103        184         40         0        3327
>$15,000            1210         11          0         0        1221
TOTAL              10713       3114       3775      6835       24437
********************
EL PASO,TEX.                            ****ALL HOUSING UNITS    101186
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8630 DILAPIDATED   5145, DILAPIDATED, ALL PLUMBING   2365.
MARGINAL HEATING  25406   MARGINAL HEATING, ALL PLUMBING  19103
NO HEATING         1771   NO HEATING, ALL PLUMBING          381
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1647
                     ****   95843 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            74367          13936           4733
INAD PLUMBING            3930           3610           2661
TOTAL                   78297          17546           7394
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  39116  HOUSEHOLDS WITH HIGH RENT BURDEN     10916
                    <20%       20%-25%   25%-35%    >35%       TOTAL
<$5,000             5094       2118       3081      7085       17378
$5,000-$10,000      9820       2076       1736       400       14032
$10,000-$15,000     3825        400         74        21        4320
>$15,000            1722         30          5         0        1757
TOTAL              20461       4624       4896      7506       37487
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ERIE,PA.                                ****ALL HOUSING UNITS   83017
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2363 DILAPIDATED   2374. DILAPIDATED, ALL PLUMBING  1613.
MARGINAL HEATING   8755   MARGINAL HEATING, ALL PLUMBING   7745
NO HEATING           98   NO HEATING, ALL PLUMBING             32
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1832
                     ****   79249 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            72784           4493             585
INAD PLUMBING            1816            156              61
TOTAL                   74600           4649             646
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  21871  HOUSEHOLDS WITH HIGH RENT BURDEN      5877
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1182        881       1661       4323        8047
$5,000-$10,000      6312       1401        878        171        8762
$10,000-$15,000     3104        149         33          5        3291
>$15,000             934          6          0          0         940
TOTAL              11532       2437       2572       4499       21040
********************
EUGENE,OREG.                            ****ALL HOUSING UNITS    71058
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1284 DILAPIDATED   2117. DILAPIDATED, ALL PLUMBING  1703.
MARGINAL HEATING  16967   MARGINAL HEATING, ALL PLUMBING  16177
NO HEATING          104   NO HEATING, ALL PLUMBING             77
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   716
                     ****   68257 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            63540           3645             690
INAD PLUMBING             949            123              76
TOTAL                   64489           3768             766
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  23575  HOUSEHOLDS WITH HIGH RENT BURDEN      9224
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              727        663       1796       6738        9924
$5,000-$10,000      4789       2159       1611        192        8751
$10,000-$15,000     2840        239         33          3        3115
>$15,000            1207          4          0          0        1211
TOTAL               9563       3065       3440       6933       23001
********************
EVANSVILLE,IND.-KY.                     ****ALL HOUSING UNITS    79132
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4415 DILAPIDATED   3232. DILAPIDATED, ALL PLUMBING  1810.
MARGINAL HEATING  14699   MARGINAL HEATING, ALL PLUMBING  11732
NO HEATING          124   NO HEATING, ALL PLUMBING             46
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1757
                     ****   74855 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            65055           6069            1228
INAD PLUMBING            3268            463             219
TOTAL                   68323           6532            1447
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  21778  HOUSEHOLDS WITH HIGH RENT BURDEN      6482
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1352       1026       2040       4641        9059
$5,000-$10,000      5721       1346        736        129        7932
$10,000-$15,000     2720        155         44          6        2925
>$15,000            1102         11          9          0        1122
TOTAL              10895       2538       2829       4776       21038
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FALL RIVER,MASS.-R.I.                     ****ALL HOUSING UNITS   50591
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2097 DILAPIDATED   2410. DILAPIDATED, ALL PLUMBING  1735.
MARGINAL HEATING  19840   MARGINAL HEATING, ALL PLUMBING  18567
NO HEATING          145   NO HEATING, ALL PLUMBING           111
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1041
                     ****   48909 OCCUPIED UNITS ****
                        <1.PPR         >1.PPR        >1.5PPR
ALL PLUMBING            43897          3150            489
INAD PLUMBING            1732           130             23
TOTAL                   45629          3280            512
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25120  HOUSEHOLDS WITH HIGH RENT BURDEN     6350
                    <20%      20%-25%   25%-35%     >35%       TOTAL
<$5,000             1142       1454      2488       5009       10093
$5,000-$10,000      7546       1199       419         93        9257
$10,000-$15,000     3956         55        36         11        4058
>$15,000            1016          0         0          0        1016
TOTAL              13660       2708      2943       5113       24424
**********************
FARGO-MOORHEAD,N.DAK.-MINN.               ****ALL HOUSING UNITS    37806
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2694 DILAPIDATED    1489. DILAPIDATED, ALL PLUMBING   621.
MARGINAL HEATING   3762   MARGINAL HEATING, ALL PLUMBING   2956
NO HEATING           76   NO HEATING, ALL PLUMBING             6
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2181
                     ****   35597 OCCUPIED UNITS ****
                        <1.PPR         >1.PPR        >1.5PPR
ALL PLUMBING            30924          2585            363
INAD PLUMBING            2029            59             39
TOTAL                   32953          2644            402
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12555  HOUSEHOLDS WITH HIGH RENT BURDEN     4671
                    <20%      20%-25%   25%-35%     >35%       TOTAL
<$5,000              694        485       955       3418        5552
$5,000-$10,000      2153       1029       873        233        4288
$10,000-$15,000     1518        223        27          0        1768
>$15,000             583         15         0          0         598
TOTAL               4948       1752      1855       3651       12206
**********************
FAYETTEVILLE,N.C.                         ****ALL HOUSING UNITS    56816
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4474 DILAPIDATED    3452. DILAPIDATED, ALL PLUMBING  2010.
MARGINAL HEATING  16139   MARGINAL HEATING, ALL PLUMBING  12077
NO HEATING          103   NO HEATING, ALL PLUMBING            52
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   719
                     ****   52000 OCCUPIED UNITS ****
                        <1.PPR         >1.PPR        >1.5PPR
ALL PLUMBING            43666          4425            651
INAD PLUMBING            2705          1204            553
TOTAL                   46371          5629           1204
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22437  HOUSEHOLDS WITH HIGH RENT BURDEN     8238
                    <20%      20%-25%   25%-35%     >35%       TOTAL
<$5,000             1163        743      1986       4795        8687
$5,000-$10,000      5496       1921      1585        281        9283
$10,000-$15,000     2514        206        48          0        2768
>$15,000             934          6         0          0         940
TOTAL              10107       2876      3619       5076       21678
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FITCHBURG-LEOMINSTER,MASS.              ****ALL HOUSING UNITS   31485
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1147 DILAPIDATED   1097. DILAPIDATED, ALL PLUMBING   727.
MARGINAL HEATING   5549   MARGINAL HEATING, ALL PLUMBING   5190
NO HEATING          107   NO HEATING, ALL PLUMBING          100
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   923
                     ****   30237 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            27125           2105            255
INAD PLUMBING             955             52             13
TOTAL                   28080           2157            268
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11814  HOUSEHOLDS WITH HIGH RENT BURDEN     3458
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              382        363        880       2671        4296
$5,000-$10,000      3198        698        387         75        4358
$10,000-$15,000     2124         55          6          0        2185
>$15,000             636          0          0          0         636
TOTAL               6340       1116       1273       2746       11475
********************
FLINT,MICH.                             ****ALL HOUSING UNITS   150296
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4244 DILAPIDATED   4438. DILAPIDATED, ALL PLUMBING  3071.
MARGINAL HEATING  14856   MARGINAL HEATING, ALL PLUMBING  13206
NO HEATING           94   NO HEATING, ALL PLUMBING           42
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3110
                     ****  143582 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           128015          12121           1902
INAD PLUMBING            3118            328            175
TOTAL                  131133          12449           2077
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  30545  HOUSEHOLDS WITH HIGH RENT BURDEN    10158
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              555        384       1160       6865        8964
$5,000-$10,000      6184       2908       2570        622       12284
$10,000-$15,000     5177        456        102          2        5737
>$15,000            2504         45          2          0        2551
TOTAL              14420       3793       3834       7489       29536
********************
FORT LAUDERDALE-HOLLYWOOD,FLA.          ****ALL HOUSING UNITS   245799
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3837 DILAPIDATED   9867. DILAPIDATED, ALL PLUMBING  8631.
MARGINAL HEATING  63934   MARGINAL HEATING, ALL PLUMBING  62154
NO HEATING        10639   NO HEATING, ALL PLUMBING        10191
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2196
                     ****  222563 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           204854          14188           4806
INAD PLUMBING            2887            634            392
TOTAL                  207741          14822           5198
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  60135  HOUSEHOLDS WITH HIGH RENT BURDEN    23254
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1465       1039       2921      14493       19918
$5,000-$10,000      7119       4708       6088       3392       21307
$10,000-$15,000     7294       1890        956        251       10391
>$15,000            6030        474        179         59        6742
TOTAL              21908       8111      10144      18195       58358
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FORT SMITH,ARK.-OKLA.                   ****ALL HOUSING UNITS   56898
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6961 DILAPIDATED   4088. DILAPIDATED, ALL PLUMBING  1845.
MARGINAL HEATING  29376   MARGINAL HEATING, ALL PLUMBING  22929
NO HEATING          266   NO HEATING, ALL PLUMBING             35
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   533
                     ****   52589 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING            42974           3868              667
INAD PLUMBING            4387           1360              609
TOTAL                   47361           5228             1276
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  14114  HOUSEHOLDS WITH HIGH RENT BURDEN     3445
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1957       1102       1428       2560        7047
$5,000-$10,000      4129        470        205         16        4820
$10,000-$15,000     1129         50          4          0        1183
>$15,000             369          0          0          0         369
TOTAL               7584       1622       1637       2576       13419
*********************
FORT WAYNE,IND.                         ****ALL HOUSING UNITS    90259
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2142 DILAPIDATED   2405. DILAPIDATED, ALL PLUMBING  1715.
MARGINAL HEATING   7169   MARGINAL HEATING, ALL PLUMBING   6167
NO HEATING           59   NO HEATING, ALL PLUMBING             39
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1579
                     ****   85720 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING            79023           4876              683
INAD PLUMBING            1611            210               80
TOTAL                   80634           5086              763
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22105  HOUSEHOLDS WITH HIGH RENT BURDEN     6307
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              692        598       1490       4295        7075
$5,000-$10,000      4753       2184       1446        286        8669
$10,000-$15,000     3854        298         44          0        4196
>$15,000            1566         23         18          0        1607
TOTAL              10865       3103       2998       4581       21547
*********************
FORT WORTH,TEX.                         ****ALL HOUSING UNITS   257924
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4619 DILAPIDATED  10569. DILAPIDATED, ALL PLUMBING  9081.
MARGINAL HEATING  91892   MARGINAL HEATING, ALL PLUMBING  87950
NO HEATING          326   NO HEATING, ALL PLUMBING            213
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1353
                     ****  240730 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING           217784          19047             4531
INAD PLUMBING            3338            561              332
TOTAL                  221122          19608             4863
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  78091  HOUSEHOLDS WITH HIGH RENT BURDEN    22563
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             2918       2353       4864      14372       24507
$5,000-$10,000     17804       6246       5239       1424       30713
$10,000-$15,000    12673       1536        436         66       14711
>$15,000            6047        175         43          5        6270
TOTAL              39442      10310      10582      15867       76201
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FRESNO,CALIF.                             ****ALL HOUSING UNITS  134146
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3025 DILAPIDATED   4458. DILAPIDATED, ALL PLUMBING  3483.
MARGINAL HEATING  26067   MARGINAL HEATING, ALL PLUMBING  24294
NO HEATING          1458   NO HEATING, ALL PLUMBING          1046
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1734
                     ****  126752 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING           111522           13108            4245
INAD PLUMBING            1588             534             359
TOTAL                  113110           13642            4604
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  45399  HOUSEHOLDS WITH HIGH RENT BURDEN    17000
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000             2420        2020       4892        12262       21594
$5,000-$10,000      8842        3332       1966          429       14569
$10,000-$15,000     4885         424        104            9        5422
>$15,000            2386          24          9            0        2419
TOTAL              18533        5800       6971        12700       44004
*********************
GADSDEN,ALA.                              ****ALL HOUSING UNITS    31981
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3426 DILAPIDATED   2242. DILAPIDATED, ALL PLUMBING  1138.
MARGINAL HEATING  14987   MARGINAL HEATING, ALL PLUMBING  11790
NO HEATING            26   NO HEATING, ALL PLUMBING             5
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   324
                     ****   30241 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             25622           1647             349
INAD PLUMBING             2389            583             242
TOTAL                    28011           2230             591
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8295  HOUSEHOLDS WITH HIGH RENT BURDEN     1974
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000             1189         612        773         1558        4132
$5,000-$10,000      2474         124         42           25        2665
$10,000-$15,000      832           9          0            0         841
>$15,000             251           0          0            0         251
TOTAL               4746         745        815         1583        7889
*********************
GAINESVILLE,FLA.                          ****ALL HOUSING UNITS    33519
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2892 DILAPIDATED   2240. DILAPIDATED, ALL PLUMBING  1308.
MARGINAL HEATING  15739   MARGINAL HEATING, ALL PLUMBING  13136
NO HEATING           213   NO HEATING, ALL PLUMBING           110
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   293
                     ****   31115 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             26744           1935             428
INAD PLUMBING             1924            512             208
TOTAL                    28668           2447             636
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11776  HOUSEHOLDS WITH HIGH RENT BURDEN     5355
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              755         427        844         4019        6045
$5,000-$10,000      1871         810        645          182        3508
$10,000-$15,000     1062         152         41            0        1255
>$15,000             495          16          0            0         511
TOTAL               4183        1405       1530         4201       11319
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GALVESTON-TEXAS CITY,TEX.                   ****ALL HOUSING UNITS   61726
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2243 DILAPIDATED   3913. DILAPIDATED, ALL PLUMBING  3190.
MARGINAL HEATING  29802   MARGINAL HEATING, ALL PLUMBING  28116
NO HEATING         1133   NO HEATING, ALL PLUMBING           789
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   399
                   ****   52987 OCCUPIED UNITS ****
                      <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING          46598             4813           1249
INAD PLUMBING          1303              273            110
TOTAL                 47901             5086           1359
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  19619  HOUSEHOLDS WITH HIGH RENT BURDEN     5196
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             1400       1112       1569       3674         7755
$5,000-$10,000      4953       1098        669        146         6866
$10,000-$15,000     3004        164         35          7         3210
>$15,000            1010         25          5          0         1040
TOTAL              10367       2399       2278       3827        18871
*********************
GARY-HAMMOND-EAST CHICAGO,IND.              ****ALL HOUSING UNITS   192690
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6815 DILAPIDATED   7103. DILAPIDATED, ALL PLUMBING  4907.
MARGINAL HEATING  20160   MARGINAL HEATING, ALL PLUMBING  18090
NO HEATING          348   NO HEATING, ALL PLUMBING           181
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5895
                   ****  184649 OCCUPIED UNITS ****
                      <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING         158074             21078          4455
INAD PLUMBING          4870               627           287
TOTAL                162944             21705          4742
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  57366  HOUSEHOLDS WITH HIGH RENT BURDEN     15171
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             1475       1310       3082      10635        16502
$5,000-$10,000     14088       4309       2935        683        22015
$10,000-$15,000    11474        726        104         15        12319
>$15,000            4956         51          5          0         5012
TOTAL              31993       6396       6126      11333        55848
*********************
GRAND RAPIDS,MICH.                          ****ALL HOUSING UNITS   167716
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3942 DILAPIDATED   4254. DILAPIDATED, ALL PLUMBING  2984.
MARGINAL HEATING  13248   MARGINAL HEATING, ALL PLUMBING  11926
NO HEATING           78   NO HEATING, ALL PLUMBING            48
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3246
                   ****  159760 OCCUPIED UNITS ****
                      <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING         146975             9356           1064
INAD PLUMBING          3141              288            146
TOTAL                150116             9644           1210
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  35029  HOUSEHOLDS WITH HIGH RENT BURDEN     11219
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             1055        946       2379       8374        12754
$5,000-$10,000      8401       2632       1859        311        13203
$10,000-$15,000     5397        399         92          8         5896
>$15,000            2168         42         10          0         2220
TOTAL              17021       4019       4340       8693        34073
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GREAT FALLS,MONT.                          ****ALL HOUSING UNITS   27166
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1663 DILAPIDATED   1052. DILAPIDATED, ALL PLUMBING   516.
MARGINAL HEATING   3109   MARGINAL HEATING, ALL PLUMBING   2593
NO HEATING           61   NO HEATING, ALL PLUMBING             0
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1239
                     ****   25292 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            22180            1997            333
INAD PLUMBING            1057              58             41
TOTAL                   23237            2055            374
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10679  HOUSEHOLDS WITH HIGH RENT BURDEN     3010
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000              609          449        906       2000         3964
$5,000-$10,000      2954          713        572         62         4301
$10,000-$15,000     1563           91         19          0         1673
>$15,000             491           10          5          0          506
TOTAL               5617         1263       1502       2062        10444
********************
GREEN BAY,WIS.                             ****ALL HOUSING UNITS    44798
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1810 DILAPIDATED   1284. DILAPIDATED, ALL PLUMBING   701.
MARGINAL HEATING   4561   MARGINAL HEATING, ALL PLUMBING   3747
NO HEATING           44   NO HEATING, ALL PLUMBING            30
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1164
                     ****   43560 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            37824            4154            559
INAD PLUMBING            1445             137             54
TOTAL                   39269            4291            613
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11265  HOUSEHOLDS WITH HIGH RENT BURDEN     3132
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000              474          256        744       2318         3792
$5,000-$10,000      2864          895        566        119         4444
$10,000-$15,000     1964          122         21          0         2107
>$15,000             647           12          6          0          665
TOTAL               5949         1285       1337       2437        11008
********************
GREENSBORO-WINSTON-SALEM-HIGH POINT,N.C ****ALL HOUSING UNITS   194861
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 13357 DILAPIDATED  10907. DILAPIDATED, ALL PLUMBING  6604.
MARGINAL HEATING  53669   MARGINAL HEATING, ALL PLUMBING  42428
NO HEATING          397   NO HEATING, ALL PLUMBING           212
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2793
                     ****  187318 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING           163447           11963           2196
INAD PLUMBING            9835            2073            667
TOTAL                  173282           14036           2863
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  59687  HOUSEHOLDS WITH HIGH RENT BURDEN    18025
                    <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000             3031         2293       4927      12404        22655
$5,000-$10,000     15341         4359       2670        422        22792
$10,000-$15,000     8740          449         53          6         9248
>$15,000            2929           21          0          6         2956
TOTAL              30041         7122       7650      12838        57651
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GREENVILLE,S.C.                          ****ALL HOUSING UNITS   98261
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8481 DILAPIDATED   6098. DILAPIDATED, ALL PLUMBING  3366.
MARGINAL HEATING  37643   MARGINAL HEATING, ALL PLUMBING  30012
NO HEATING          249   NO HEATING, ALL PLUMBING            76
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1098
                    ****   91465 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING           78296               5994             1346
INAD PLUMBING           5598               1577              782
TOTAL                  83894               7571             2128
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27717  HOUSEHOLDS WITH HIGH RENT BURDEN     7702
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000             2258        1579       2386         5280       11503
$5,000-$10,000      8075        1398        772          168       10413
$10,000-$15,000     3301         168         24            0        3493
>$15,000            1206          22         19            0        1247
TOTAL              14840        3167       3201         5448       26656
********************
HAMILTON-MIDDLETOWN,OHIO                 ****ALL HOUSING UNITS    69251
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4213 DILAPIDATED   2574. DILAPIDATED, ALL PLUMBING  1217.
MARGINAL HEATING   7428   MARGINAL HEATING, ALL PLUMBING   5477
NO HEATING           49   NO HEATING, ALL PLUMBING            23
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2502
                    ****   67110 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING           58269               5126              849
INAD PLUMBING           3136                579              233
TOTAL                  61405               5705             1082
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  19737  HOUSEHOLDS WITH HIGH RENT BURDEN     6055
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              691         469       1093         4336        6589
$5,000-$10,000      4613        1483       1035          202        7333
$10,000-$15,000     3567         230         29            4        3830
>$15,000            1340          15          5            0        1360
TOTAL              10211        2197       2162         4542       19112
********************
HARRISBURG,PA.                           ****ALL HOUSING UNITS   137511
                 ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6542 DILAPIDATED   4579. DILAPIDATED, ALL PLUMBING  2472.
MARGINAL HEATING  10564   MARGINAL HEATING, ALL PLUMBING   7677
NO HEATING          157   NO HEATING, ALL PLUMBING            86
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4484
                    ****  132227 OCCUPIED UNITS ****
                       <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING          121675               4690              559
INAD PLUMBING           5297                565              165
TOTAL                 126972               5255              724
                    ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  40377  HOUSEHOLDS WITH HIGH RENT BURDEN     9653
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000             1809        1635       2574         7193       13211
$5,000-$10,000     11073        2814       1662          377       15926
$10,000-$15,000     6580         322         77            5        6984
>$15,000            2990          24          0            0        3014
TOTAL              22452        4795       4313         7575       39135
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HARTFORD,CONN.                          ****ALL HOUSING UNITS  212293
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4650 DILAPIDATED   5963. DILAPIDATED, ALL PLUMBING  4465.
MARGINAL HEATING  14186   MARGINAL HEATING, ALL PLUMBING  13316
NO HEATING          241   NO HEATING, ALL PLUMBING             179
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4766
                     ****  206815 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           191275          11347            1487
INAD PLUMBING            3988            205              77
TOTAL                  195263          11552            1564
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  83692  HOUSEHOLDS WITH HIGH RENT BURDEN    25795
                    <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000             1261         880       3199      17185        22525
$5,000-$10,000     12020        7774       7762       2454        30010
$10,000-$15,000    16754        2181        505         65        19505
>$15,000            9348         157         58          5         9568
TOTAL              39383       10992      11524      19709        81608
********************
HONOLULU,HAWAII                         ****ALL HOUSING UNITS   174098
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5340 DILAPIDATED  12609. DILAPIDATED, ALL PLUMBING 10889.
MARGINAL HEATING   4031   MARGINAL HEATING, ALL PLUMBING   3993
NO HEATING       166196   NO HEATING, ALL PLUMBING          160904
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS    39
                     ****  164763 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           129487          30419           10590
INAD PLUMBING            3769           1088             771
TOTAL                  133256          31507           11361
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  90190  HOUSEHOLDS WITH HIGH RENT BURDEN    26654
                    <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000             2952        1291       2651      14900        21794
$5,000-$10,000     15663        5602       6738       4914        32917
$10,000-$15,000    15073        2170       1701        532        19476
>$15,000           11463         961        622         52        13098
TOTAL              45151       10024      11712      20398        87285
********************
HOUSTON,TEX.                            ****ALL HOUSING UNITS   667562
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 21196 DILAPIDATED  36079. DILAPIDATED, ALL PLUMBING 29250.
MARGINAL HEATING 264499   MARGINAL HEATING, ALL PLUMBING 246925
NO HEATING         2675   NO HEATING, ALL PLUMBING             1326
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4472
                     ****  610650 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           537321          56705           15060
INAD PLUMBING           12862           3762            1886
TOTAL                  550183          60467           16946
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 238447  HOUSEHOLDS WITH HIGH RENT BURDEN    69376
                    <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000             9182        7092      15888      45572        77734
$5,000-$10,000     51528       19174      14770       4107        89579
$10,000-$15,000    38766        3748       1050        149        43713
>$15,000           20159         588        213         21        20981
TOTAL             119635       30602      31921      49849       232007
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HUNTINGTON-ASHLAND,W,VA.-KY.-OHIO         ****ALL HOUSING UNITS    87153
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  9550 DILAPIDATED   5467. DILAPIDATED, ALL PLUMBING  2390.
MARGINAL HEATING  31562   MARGINAL HEATING, ALL PLUMBING  23465
NO HEATING           118   NO HEATING, ALL PLUMBING            28
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1738
                       ****   81349 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              68905           4409              826
INAD PLUMBING              6139           1896              760
TOTAL                     75044           6305             1586
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  24399  HOUSEHOLDS WITH HIGH RENT BURDEN     7170
                      <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000               2016        1482       2439        5492        11429
$5,000-$10,000        6661         993        452          46         8152
$10,000-$15,000       2561          63          0           0         2624
>$15,000               995           0          0           0          995
TOTAL                12233        2538       2891        5538        23200
*********************
HUNTSVILLE,ALA.                           ****ALL HOUSING UNITS    69478
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6229 DILAPIDATED   3969. DILAPIDATED, ALL PLUMBING  1962.
MARGINAL HEATING  22053   MARGINAL HEATING, ALL PLUMBING  16322
NO HEATING           133   NO HEATING, ALL PLUMBING            35
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   901
                       ****   65190 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              55942           3821              876
INAD PLUMBING              3842           1585              754
TOTAL                     59784           5406             1630
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  18738  HOUSEHOLDS WITH HIGH RENT BURDEN     5099
                      <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000               1581         702       1526        3213         7022
$5,000-$10,000        3840        1101        859         197         5997
$10,000-$15,000       3024         117         29           0         3170
>$15,000              1736          15          0           0         1751
TOTAL                10181        1935       2414        3410        17940
*********************
INDIANAPOLIS,IND.                         ****ALL HOUSING UNITS   368591
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 14481 DILAPIDATED  13323. DILAPIDATED, ALL PLUMBING  8658.
MARGINAL HEATING  44802   MARGINAL HEATING, ALL PLUMBING  38069
NO HEATING           428   NO HEATING, ALL PLUMBING           230
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  9629
                       ****  346896 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING             309571          25233             4324
INAD PLUMBING             10574           1518              642
TOTAL                    320145          26751             4966
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 114480  HOUSEHOLDS WITH HIGH RENT BURDEN    32214
                      <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000               3243        2937       7386       21926        35492
$5,000-$10,000       24344       10200       7299        1399        43242
$10,000-$15,000      20541        1713        402          43        22699
>$15,000             10066         222         24           5        10317
TOTAL                58194       15072      15111       23373       111750
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JACKSON,MICH.                          ****ALL HOUSING UNITS   44065
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1799 DILAPIDATED   1330. DILAPIDATED, ALL PLUMBING   750.
MARGINAL HEATING   4166   MARGINAL HEATING, ALL PLUMBING   3471
NO HEATING           31   NO HEATING, ALL PLUMBING             8
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1229
                     ****   42261 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            38020            2684            363
INAD PLUMBING            1408             149             52
TOTAL                   39428            2833            415
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8382  HOUSEHOLDS WITH HIGH RENT BURDEN     2759
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              156         181        483         1975         2795
$5,000-$10,000      1901         688        561           83         3233
$10,000-$15,000     1379         112         17            0         1508
>$15,000             558           0          0            0          558
TOTAL               3994         981       1061         2058         8094
*********************
JACKSON,MISS.                          ****ALL HOUSING UNITS    79326
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6619 DILAPIDATED   5864. DILAPIDATED, ALL PLUMBING  3732.
MARGINAL HEATING  32892   MARGINAL HEATING, ALL PLUMBING  26549
NO HEATING          127   NO HEATING, ALL PLUMBING            55
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   561
                     ****   74432 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING            61018            7536            3010
INAD PLUMBING            3834            2044            1180
TOTAL                   64852            9580            4190
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  23274  HOUSEHOLDS WITH HIGH RENT BURDEN     8411
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1794        1347       2239         6067        11447
$5,000-$10,000      5320        1002        765          237         7324
$10,000-$15,000     2283         165         41            5         2494
>$15,000             985           6          0            0          991
TOTAL              10382        2520       3045         6309        22256
*********************
JACKSONVILLE,FLA.                      ****ALL HOUSING UNITS   174149
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8667 DILAPIDATED  10785. DILAPIDATED, ALL PLUMBING  7993.
MARGINAL HEATING  88919   MARGINAL HEATING, ALL PLUMBING  81480
NO HEATING          959   NO HEATING, ALL PLUMBING           680
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1341
                     ****  161666 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING           142801           11668            2731
INAD PLUMBING            5698            1499             757
TOTAL                  148499           13167            3488
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  51680  HOUSEHOLDS WITH HIGH RENT BURDEN    19662
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             2207        2068       4895        13509        22679
$5,000-$10,000     10138        3587       3044          874        17643
$10,000-$15,000     5325         724        164           12         6225
>$15,000            2852          56         12            5         2925
TOTAL              20522        6435       8115        14400        49472
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JERSEY CITY,N.J.                        ****ALL HOUSING UNITS  214665
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10870 DILAPIDATED   9260. DILAPIDATED, ALL PLUMBING  5758.
MARGINAL HEATING  29653   MARGINAL HEATING, ALL PLUMBING  23960
NO HEATING          917   NO HEATING, ALL PLUMBING           563
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6565
                     ****  207499 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           179038          18313           3434
INAD PLUMBING            8975           1173            296
TOTAL                  188013          19486           3730
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 145953  HOUSEHOLDS WITH HIGH RENT BURDEN    37723
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             2827        3787      9665      27356        43635
$5,000-$10,000     31977       11461      7164       1358        51960
$10,000-$15,000    28790        1252       524         77        30643
>$15,000           15692         226        40          6        15964
TOTAL              79286       16726     17393      28797       142202
********************
JOHNSTOWN,PA.                           ****ALL HOUSING UNITS    84105
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7855 DILAPIDATED   3734. DILAPIDATED, ALL PLUMBING  1204.
MARGINAL HEATING   6133   MARGINAL HEATING, ALL PLUMBING   3787
NO HEATING          227   NO HEATING, ALL PLUMBING            42
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6103
                     ****   80713 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            69338           4604            549
INAD PLUMBING            6156            615            108
TOTAL                   75494           5219            657
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22294  HOUSEHOLDS WITH HIGH RENT BURDEN     4776
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             2285        1162      1825       3747         9019
$5,000-$10,000      7491         658       261         49         8459
$10,000-$15,000     2775          43         5          0         2823
>$15,000             910           0         0          0          910
TOTAL              13461        1863      2091       3796        21211
********************
KALAMAZOO,MICH.                         ****ALL HOUSING UNITS    62062
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1823 DILAPIDATED   1684. DILAPIDATED, ALL PLUMBING  1097.
MARGINAL HEATING   4586   MARGINAL HEATING, ALL PLUMBING   3999
NO HEATING           65   NO HEATING, ALL PLUMBING            16
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1420
                     ****   59406 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            54754           3083            421
INAD PLUMBING            1445            124             50
TOTAL                   56199           3207            471
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  16406  HOUSEHOLDS WITH HIGH RENT BURDEN     6369
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000              303         286      1052       4495         6136
$5,000-$10,000      2969        1465      1262        293         5989
$10,000-$15,000     2495         202        61          0         2758
>$15,000            1113          21         0          0         1134
TOTAL               6880        1974      2375       4788        16017
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KANSAS CITY,MO.-KANS.                   ****ALL HOUSING UNITS  435821
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 12992 DILAPIDATED  13422. DILAPIDATED, ALL PLUMBING  9237.
MARGINAL HEATING  32163   MARGINAL HEATING, ALL PLUMBING  27341
NO HEATING          393   NO HEATING, ALL PLUMBING          176
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 10919
                     ****  409435 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           375527          23219           3746
INAD PLUMBING            9613           1076            488
TOTAL                  385140          24295           4234
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 136562  HOUSEHOLDS WITH HIGH RENT BURDEN    41412
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             5465       4412       8609      28349       46835
$5,000-$10,000     28074      10632       9531       2816       51053
$10,000-$15,000    20907       2529        935         83       24454
>$15,000           10011        333         99          5       10448
TOTAL              64457      17906      19174      31253      132790
********************
KENOSHA,WIS.                            ****ALL HOUSING UNITS    37164
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1050 DILAPIDATED    987. DILAPIDATED, ALL PLUMBING   648.
MARGINAL HEATING   2873   MARGINAL HEATING, ALL PLUMBING   2650
NO HEATING           41   NO HEATING, ALL PLUMBING           24
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1003
                     ****   35468 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            31578           3058            425
INAD PLUMBING             786             46             14
TOTAL                   32364           3104            439
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10219  HOUSEHOLDS WITH HIGH RENT BURDEN     2849
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              289        146        467       1999        2901
$5,000-$10,000      2583        896        615        104        4198
$10,000-$15,000     2010        147         25          0        2182
>$15,000             676         17          0          0         693
TOTAL               5558       1206       1107       2103        9974
********************
KNOXVILLE,TENN.                         ****ALL HOUSING UNITS   135046
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 11044 DILAPIDATED   7557. DILAPIDATED, ALL PLUMBING  3999.
MARGINAL HEATING  49262   MARGINAL HEATING, ALL PLUMBING  39800
NO HEATING          198   NO HEATING, ALL PLUMBING          117
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2173
                     ****  126837 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           110184           7189           1402
INAD PLUMBING            7411           2053            750
TOTAL                  117595           9242           2152
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  38565  HOUSEHOLDS WITH HIGH RENT BURDEN    11483
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             3715       2233       3846       8275       18069
$5,000-$10,000      9731       1791       1031        137       12690
$10,000-$15,000     4116        164         21          4        4305
>$15,000            1774          9          0          0        1783
TOTAL              19336       4197       4898       8416       36847
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LA CROSSE,WIS.                             ****ALL HOUSING UNITS    25322
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1041 DILAPIDATED     760. DILAPIDATED, ALL PLUMBING   425.
MARGINAL HEATING   2581   MARGINAL HEATING, ALL PLUMBING   2178
NO HEATING           28   NO HEATING, ALL PLUMBING               4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   707
                        ****   24268 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               22012            1382            223
INAD PLUMBING                825              49             21
TOTAL                      22837            1431            244
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    6945  HOUSEHOLDS WITH HIGH RENT BURDEN      2379
                       <20%        20%-25%    25%-35%        >35%       TOTAL
<$5,000                 278          259        580          1863        2980
$5,000-$10,000         1587          446        319            57        2409
$10,000-$15,000         925           71         23             5        1024
>$15,000                346            0          0             0         346
TOTAL                  3136          776        922          1925        6759
********************
LAFAYETTE,LA.                              ****ALL HOUSING UNITS     32057
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2435 DILAPIDATED    1948. DILAPIDATED, ALL PLUMBING  1163.
MARGINAL HEATING  12622   MARGINAL HEATING, ALL PLUMBING  10470
NO HEATING          144   NO HEATING, ALL PLUMBING              47
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   350
                        ****   29970 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               24191            3708            897
INAD PLUMBING               1246             825            485
TOTAL                      25437            4533           1382
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    8827  HOUSEHOLDS WITH HIGH RENT BURDEN      3002
                       <20%        20%-25%    25%-35%        >35%       TOTAL
<$5,000                 924          399        751          2216        4290
$5,000-$10,000         2068          355        246            85        2754
$10,000-$15,000         831           81         37             0         949
>$15,000                394            5          0             0         399
TOTAL                  4217          840       1034          2301        8392
********************
LAFAYETTE-WEST LAFAYETTE,IND.              ****ALL HOUSING UNITS     34096
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   986 DILAPIDATED     920. DILAPIDATED, ALL PLUMBING   602.
MARGINAL HEATING   2755   MARGINAL HEATING, ALL PLUMBING   2327
NO HEATING           28   NO HEATING, ALL PLUMBING               4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   768
                        ****   32269 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               29448            2032            470
INAD PLUMBING                719              70             34
TOTAL                      30167            2102            504
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   11485  HOUSEHOLDS WITH HIGH RENT BURDEN      4461
                       <20%        20%-25%    25%-35%        >35%       TOTAL
<$5,000                 250          298        740          3178        4466
$5,000-$10,000         2029         1072        744           182        4027
$10,000-$15,000        1598          316          0             4        1918
>$15,000                614           10          5             0         629
TOTAL                  4491         1696       1489          3364       11040
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LAKE CHARLES,LA.                        ****ALL HOUSING UNITS   45486
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  2505 DILAPIDATED   2821. DILAPIDATED, ALL PLUMBING  2013.
MARGINAL HEATING  22681   MARGINAL HEATING, ALL PLUMBING  20455
NO HEATING          331   NO HEATING, ALL PLUMBING          159
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   321
                     ****  42065 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            35372           4722           1044
INAD PLUMBING            1492            479            223
TOTAL                   36864           5201           1267
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11728  HOUSEHOLDS WITH HIGH RENT BURDEN     3304
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000             1022         644       1090       2309         5065
$5,000-$10,000      3289         352        289         36         3966
$10,000-$15,000     1465          58          5          0         1528
>$15,000             533          16          0          0          549
TOTAL               6309        1070       1384       2345        11108
********************
LANCASTER,PA,                           ****ALL HOUSING UNITS   100519
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  5776 DILAPIDATED   3428. DILAPIDATED, ALL PLUMBING  1567.
MARGINAL HEATING   9845   MARGINAL HEATING, ALL PLUMBING   6466
NO HEATING          112   NO HEATING, ALL PLUMBING           29
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2945
                     ****  97759 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            88770           3664            449
INAD PLUMBING            4743            582            170
TOTAL                   93513           4246            619
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  28104  HOUSEHOLDS WITH HIGH RENT BURDEN     7013
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000             1312         898       1777       5183         9170
$5,000-$10,000      8236        1787       1079        264        11366
$10,000-$15,000     4858         282         27         10         5177
>$15,000            1640          16          4          0         1660
TOTAL              16046        2983       2887       5457        27373
********************
LANSING,MICH,                           ****ALL HOUSING UNITS   115786
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  3882 DILAPIDATED   3258. DILAPIDATED, ALL PLUMBING  2007.
MARGINAL HEATING   9407   MARGINAL HEATING, ALL PLUMBING   7961
NO HEATING           76   NO HEATING, ALL PLUMBING           32
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2944
                     **** 110521 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           100688           6528            872
INAD PLUMBING            2957            348            148
TOTAL                  103645           6876           1020
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  31578  HOUSEHOLDS WITH HIGH RENT BURDEN    12572
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              577         277       1453       8375        10682
$5,000-$10,000      4771        2810       2733        818        11132
$10,000-$15,000     5137         704        205         11         6057
>$15,000            2738          30          0          0         2768
TOTAL              13223        3821       4391       9204        30639
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LAREDO,TEX.                               ****ALL HOUSING UNITS   19314
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3495 DILAPIDATED   1906. DILAPIDATED, ALL PLUMBING   780.
MARGINAL HEATING  14779   MARGINAL HEATING, ALL PLUMBING  11909
NO HEATING          940   NO HEATING, ALL PLUMBING           364
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS    66
                       ****  17867 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              10746           4146            1732
INAD PLUMBING              1518           1457             978
TOTAL                     12264           5603            2710
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7208   HOUSEHOLDS WITH HIGH RENT BURDEN      1943
                      <20%       20%-25%    25%-35%       >35%       TOTAL
<$5,000               1456         569        752         1147        3924
$5,000-$10,000        1464         270        216           73        2023
$10,000-$15,000        585          58         15            0         658
>$15,000               219          13          0            0         232
TOTAL                 3724         910        983         1220        6837
*********************
LAS VEGAS,NEV.                            ****ALL HOUSING UNITS    92815
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   820 DILAPIDATED   2603. DILAPIDATED, ALL PLUMBING  2339.
MARGINAL HEATING  12623   MARGINAL HEATING, ALL PLUMBING  12294
NO HEATING          200   NO HEATING, ALL PLUMBING           148
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1520
                       ****  87728 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              79334           7662            1826
INAD PLUMBING               627            105              85
TOTAL                     79961           7767            1911
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  36674   HOUSEHOLDS WITH HIGH RENT BURDEN     14931
                      <20%       20%-25%    25%-35%       >35%       TOTAL
<$5,000                439         450       1444         8539       10872
$5,000-$10,000        3995        3264       4656         2270       14185
$10,000-$15,000       4935        1352        476           79        6842
>$15,000              3710          94         37            0        3841
TOTAL                13079        5160       6613        10888       35740
*********************
LAWRENCE-HAVERHILL,MASS.-N.H.             ****ALL HOUSING UNITS    77825
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2850 DILAPIDATED   2683. DILAPIDATED, ALL PLUMBING  1765.
MARGINAL HEATING  12228   MARGINAL HEATING, ALL PLUMBING  11418
NO HEATING          199   NO HEATING, ALL PLUMBING           122
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2238
                       ****  73735 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              67292           4109             514
INAD PLUMBING              2253             81              25
TOTAL                     69545           4190             539
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  31856   HOUSEHOLDS WITH HIGH RENT BURDEN      8780
                      <20%       20%-25%    25%-35%       >35%       TOTAL
<$5,000               1020        1048       2293         6552       10913
$5,000-$10,000        6693        2518       1710          329       11250
$10,000-$15,000       5805         376         38            0        6219
>$15,000              2730          12          0            0        2742
TOTAL                16248        3954       4041         6881       31124
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LAWTON,OKLA.                             ****ALL HOUSING UNITS   31815
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   700 DILAPIDATED   1348. DILAPIDATED, ALL PLUMBING  1122.
MARGINAL HEATING   9432   MARGINAL HEATING, ALL PLUMBING   8903
NO HEATING           83   NO HEATING, ALL PLUMBING             44
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   370
                      ****   28827 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING             25899           2429            435
INAD PLUMBING              415             84             40
TOTAL                    26314           2513            475
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11985  HOUSEHOLDS WITH HIGH RENT BURDEN     4309
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000               555        486       1413        2124        4578
$5,000-$10,000       2727       1048        986         166        4927
$10,000-$15,000      1413        115         31           0        1559
>$15,000              516          0          5           0         521
TOTAL                5211       1649       2435        2290       11585
********************
LEWISTON-AUBURN,MAINE                    ****ALL HOUSING UNITS    24609
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1426 DILAPIDATED     939. DILAPIDATED, ALL PLUMBING   479.
MARGINAL HEATING   2951   MARGINAL HEATING, ALL PLUMBING   2376
NO HEATING          114   NO HEATING, ALL PLUMBING             20
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   979
                      ****   23061 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING             20508           1480            241
INAD PLUMBING              992             81             16
TOTAL                    21500           1561            257
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10565  HOUSEHOLDS WITH HIGH RENT BURDEN     2991
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000               633        708       1176        2385        4902
$5,000-$10,000       3336        521        197           0        4054
$10,000-$15,000      1199          7          0           0        1206
>$15,000              224          5          0           0         229
TOTAL                5392       1241       1373        2385       10391
********************
LEXINGTON,KY.                            ****ALL HOUSING UNITS    59494
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2067 DILAPIDATED   2503. DILAPIDATED, ALL PLUMBING  1837.
MARGINAL HEATING  10530   MARGINAL HEATING, ALL PLUMBING   8943
NO HEATING           63   NO HEATING, ALL PLUMBING             32
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   944
                      ****   54507 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING             49191           3647            894
INAD PLUMBING             1373            296            141
TOTAL                    50564           3943           1035
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  23395  HOUSEHOLDS WITH HIGH RENT BURDEN     8655
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000               884        803       1867        6060        9614
$5,000-$10,000       4188       2242       1623         256        8309
$10,000-$15,000      3166        234         60           0        3460
>$15,000             1355         15          0           0        1370
TOTAL                9593       3294       3550        6316       22753
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LIMA,OHIO                               ****ALL HOUSING UNITS    54338
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2772 DILAPIDATED   1996. DILAPIDATED, ALL PLUMBING   1103.
MARGINAL HEATING   9023   MARGINAL HEATING, ALL PLUMBING   7363
NO HEATING          100   NO HEATING, ALL PLUMBING            14
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1339
                     ****   51817 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            46276           3334             556
INAD PLUMBING            1928            279              86
TOTAL                   48204           3613             642
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11341  HOUSEHOLDS WITH HIGH RENT BURDEN     2910
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000              474        340        750       2084        3648
$5,000-$10,000      3223        709        438         91        4461
$10,000-$15,000     2052         85         34          0        2171
>$15,000             665          4          0          0         669
TOTAL               6414       1138       1222       2175       10949
********************
LINCOLN,NEBR.                           ****ALL HOUSING UNITS     57236
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1578 DILAPIDATED   1415. DILAPIDATED, ALL PLUMBING    907.
MARGINAL HEATING   1995   MARGINAL HEATING, ALL PLUMBING   1697
NO HEATING           52   NO HEATING, ALL PLUMBING            11
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1609
                     ****   53912 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            50547           2228             292
INAD PLUMBING            1074             63              42
TOTAL                   51621           2291             334
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  19957  HOUSEHOLDS WITH HIGH RENT BURDEN     6745
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000              919        987       1723       5105        8734
$5,000-$10,000      4456       1489        831        168        6944
$10,000-$15,000     2612        167         28          6        2813
>$15,000             893         18          6          0         917
TOTAL               8880       2661       2588       5279       19408
********************
LITTLE ROCK-NORTH LITTLE ROCK,ARK.      ****ALL HOUSING UNITS    109677
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5304 DILAPIDATED   5533. DILAPIDATED, ALL PLUMBING   3825.
MARGINAL HEATING  34596   MARGINAL HEATING, ALL PLUMBING  29920
NO HEATING          144   NO HEATING, ALL PLUMBING            61
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1033
                     ****  102882 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            90699           7874            1770
INAD PLUMBING            3444            865             452
TOTAL                   94143           8739            2222
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  35498  HOUSEHOLDS WITH HIGH RENT BURDEN    10690
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             2369       2103       3573       7359       15404
$5,000-$10,000      9188       2110       1359        227       12884
$10,000-$15,000     3874        162         62         12        4110
>$15,000            1511         13          0          0        1524
TOTAL              16942       4388       4994       7598       33922
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LORAIN-ELYRIA,OHIO                      ****ALL HOUSING UNITS   75824
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  2169 DILAPIDATED   2018, DILAPIDATED, ALL PLUMBING  1320.
MARGINAL HEATING   5130   MARGINAL HEATING, ALL PLUMBING   4389
NO HEATING           55   NO HEATING, ALL PLUMBING           35
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1726
                     ****   73087 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            65304           5926             784
INAD PLUMBING            1594            263              47
TOTAL                   66898           6189             831
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  18696  HOUSEHOLDS WITH HIGH RENT BURDEN     4498
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000              531         387       990       3093         5001
$5,000-$10,000      4770        1731       970        150         7621
$10,000-$15,000     4088         162        15          0         4265
>$15,000            1308           7         4          0         1319
TOTAL              10697        2287      1979       3243        18206
********************
LOS ANGELES-LONG BEACH,CALIF.           ****ALL HOUSING UNITS  2536975
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING 32850 DILAPIDATED  96293, DILAPIDATED, ALL PLUMBING 85709.
MARGINAL HEATING 602873   MARGINAL HEATING, ALL PLUMBING 588320
NO HEATING        28974   NO HEATING, ALL PLUMBING        25358
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 37149
                     **** 2430822 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING          2205024         197705          58977
INAD PLUMBING           25356           2737           1881
TOTAL                 2230380         200442          60858
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS1243578  HOUSEHOLDS WITH HIGH RENT BURDEN   427221
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000            20795       25625     77253     303937       427610
$5,000-$10,000    199292      108186     95303      29930       432711
$10,000-$15,000   186194       23446      9579       2002       221221
>$15,000          120140        5281      1794        349       127564
TOTAL             526421      162538    183929     336218      1209106
********************
LOUISVILLE,KY.-IND.                     ****ALL HOUSING UNITS   268769
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING 10059 DILAPIDATED  10199, DILAPIDATED, ALL PLUMBING  6959.
MARGINAL HEATING  41016   MARGINAL HEATING, ALL PLUMBING  34796
NO HEATING          318   NO HEATING, ALL PLUMBING          207
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4712
                     ****  256980 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           227210          21066           4030
INAD PLUMBING            7364           1340            571
TOTAL                  234574          22406           4601
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  85132  HOUSEHOLDS WITH HIGH RENT BURDEN    24261
                    <20%       20%-25%   25%-35%     >35%        TOTAL
<$5,000             4037        3608      7696      17255        32596
$5,000-$10,000     21771        6308      3773        558        32410
$10,000-$15,000    12117         592       124          6        12839
>$15,000            4772          80        14          0         4866
TOTAL              42697       10588     11607      17819        82711
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LOWELL,MASS.                              ****ALL HOUSING UNITS   62466
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2093 DILAPIDATED   1943. DILAPIDATED, ALL PLUMBING  1269.
MARGINAL HEATING   8905   MARGINAL HEATING, ALL PLUMBING   8177
NO HEATING         148    NO HEATING, ALL PLUMBING           133
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1488
                       ****   60444 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING              53751           4840            480
INAD PLUMBING              1778             75             29
TOTAL                     55529           4915            509
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  21490  HOUSEHOLDS WITH HIGH RENT BURDEN     6803
                      <20%        20%-25%    25%-35%     >35%       TOTAL
<$5,000                530         627        1567       4719        7443
$5,000-$10,000        4164        1897        1506        354        7921
$10,000-$15,000       3582         344          99          0        4025
>$15,000              1508          29           0          0        1537
TOTAL                 9784        2897        3172       5073       20926
********************
LUBBOCK,TEX.                              ****ALL HOUSING UNITS    58487
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   766 DILAPIDATED   2066. DILAPIDATED, ALL PLUMBING  1820.
MARGINAL HEATING  14037   MARGINAL HEATING, ALL PLUMBING  13375
NO HEATING         181    NO HEATING, ALL PLUMBING            147
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   566
                       ****   53253 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING              46813           5873           2077
INAD PLUMBING               372            195            136
TOTAL                     47185           6068           2213
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  19744  HOUSEHOLDS WITH HIGH RENT BURDEN      6603
                      <20%        20%-25%    25%-35%     >35%       TOTAL
<$5,000               1407        1082        1855       4538        8882
$5,000-$10,000        4885        1395         742        156        7178
$10,000-$15,000       1964         131          36          0        2131
>$15,000               890          16           0          0         906
TOTAL                 9146        2624        2633       4694       19097
********************
LYNCHBURG,VA.                             ****ALL HOUSING UNITS    38970
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4898 DILAPIDATED   2639. DILAPIDATED, ALL PLUMBING  1061.
MARGINAL HEATING  11343   MARGINAL HEATING, ALL PLUMBING   7239
NO HEATING         127    NO HEATING, ALL PLUMBING             60
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1039
                       ****   36706 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING              30578           1916            320
INAD PLUMBING              3268            944            336
TOTAL                     33846           2860            656
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10604  HOUSEHOLDS WITH HIGH RENT BURDEN      2693
                      <20%        20%-25%    25%-35%     >35%       TOTAL
<$5,000                839         462         909       1861        4071
$5,000-$10,000        2975         511         339         68        3893
$10,000-$15,000       1660          93           0         11        1764
>$15,000               485           0           0          0         485
TOTAL                 5959        1066        1248       1940       10213
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MACON,GA.                                 ****ALL HOUSING UNITS   66493
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4695 DILAPIDATED   4688. DILAPIDATED, ALL PLUMBING  3175.
MARGINAL HEATING  27913   MARGINAL HEATING, ALL PLUMBING  23537
NO HEATING          171   NO HEATING, ALL PLUMBING           74
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   662
                     ****   61851 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            52252            5547            1649
INAD PLUMBING            2824            1228             725
TOTAL                   55076            6775            2374
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25175  HOUSEHOLDS WITH HIGH RENT BURDEN     7477
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000             2587        1409        2372        5154       11522
$5,000-$10,000      6363        1228         711         119        8421
$10,000-$15,000     3383         100          15           0        3498
>$15,000            1072           0           8           0        1080
TOTAL              13405        2737        3106        5273       24521
*********************
MADISON,WIS.                              ****ALL HOUSING UNITS    91926
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3756 DILAPIDATED   2635. DILAPIDATED, ALL PLUMBING  1425.
MARGINAL HEATING   3661   MARGINAL HEATING, ALL PLUMBING   2962
NO HEATING           27   NO HEATING, ALL PLUMBING           11
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3814
                     ****   88574 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            79604            5526             852
INAD PLUMBING            3274             170             129
TOTAL                   82878            5696             981
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  37160  HOUSEHOLDS WITH HIGH RENT BURDEN    15783
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              613         629        1621       11701       14564
$5,000-$10,000      4778        3431        3123        1041       12373
$10,000-$15,000     5414         789         176           5        6384
>$15,000            2892          73          11           0        2976
TOTAL              13697        4922        4931       12747       36297
*********************
MANCHESTER,N.H.                           ****ALL HOUSING UNITS    35744
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1162 DILAPIDATED   1190. DILAPIDATED, ALL PLUMBING   815.
MARGINAL HEATING   5801   MARGINAL HEATING, ALL PLUMBING   5519
NO HEATING          159   NO HEATING, ALL PLUMBING          156
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1005
                     ****   34279 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            30998            2268             315
INAD PLUMBING             938              75              49
TOTAL                   31936            2343             364
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  14785  HOUSEHOLDS WITH HIGH RENT BURDEN     4348
                    <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              686         643        1351        3257        5937
$5,000-$10,000      3851         836         571         144        5402
$10,000-$15,000     2229          78          27           4        2338
>$15,000             747           4           0           0         751
TOTAL               7513        1561        1949        3405       14428
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MANSFIELD,OHIO                          ****ALL HOUSING UNITS   41585
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1890 DILAPIDATED   1368. DILAPIDATED, ALL PLUMBING   759.
MARGINAL HEATING    4166   MARGINAL HEATING, ALL PLUMBING   3208
NO HEATING           95   NO HEATING, ALL PLUMBING           73
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1122
                     ****   39871 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING                36059           2267            350
INAD PLUMBING                1257            288             70
TOTAL                       37316           2555            420
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10319  HOUSEHOLDS WITH HIGH RENT BURDEN     2878
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              367        347        836       2081        3631
$5,000-$10,000      2731        705        384         50        3870
$10,000-$15,000     1805         48         17          0        1870
>$15,000             637         11          0          0         648
TOTAL               5540       1111       1237       2131       10019
********************
MCALLEN-PHARR-EDINBURG,TEX.             ****ALL HOUSING UNITS    48768
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 13082 DILAPIDATED   5969. DILAPIDATED, ALL PLUMBING  1755.
MARGINAL HEATING   37281   MARGINAL HEATING, ALL PLUMBING  26877
NO HEATING         2579   NO HEATING, ALL PLUMBING          626
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   857
                     ****   43525 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING                24262           8359           3758
INAD PLUMBING                4900           6004           4087
TOTAL                       29162          14363           7845
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12056  HOUSEHOLDS WITH HIGH RENT BURDEN     2941
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             3026        751       1036       2038        6851
$5,000-$10,000      2265        281        208         54        2808
$10,000-$15,000      827         53         18          9         907
>$15,000             389          6          0          0         395
TOTAL               6507       1091       1262       2101       10961
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MEMPHIS,TENN.-ARK.                      ****ALL HOUSING UNITS   236854
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 13937 DILAPIDATED  13976. DILAPIDATED, ALL PLUMBING  9486.
MARGINAL HEATING   54298   MARGINAL HEATING, ALL PLUMBING  43012
NO HEATING          591   NO HEATING, ALL PLUMBING          134
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3145
                     ****  226782 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING               190159          24066           8614
INAD PLUMBING                8766           3791           2296
TOTAL                      198925          27857          10910
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  92439  HOUSEHOLDS WITH HIGH RENT BURDEN    30335
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             6428       5286       8768      21329       41811
$5,000-$10,000     21230       5891       3792        635       31548
$10,000-$15,000    10103        879        195         15       11192
>$15,000            4407         77          4          5        4493
TOTAL              42168      12133      12759      21984       89044
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MERIDEN,CONN.                           ****ALL HOUSING UNITS   18346
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   396 DILAPIDATED    515. DILAPIDATED, ALL PLUMBING   387.
MARGINAL HEATING   2218   MARGINAL HEATING, ALL PLUMBING   2134
NO HEATING          37   NO HEATING, ALL PLUMBING          37
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   394
                      ****  17832 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             16247            1216             171
INAD PLUMBING              352              17               0
TOTAL                    16599            1233             171
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7226  HOUSEHOLDS WITH HIGH RENT BURDEN     1864
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               148         165        379        1397        2089
$5,000-$10,000       1780         555        430          52        2817
$10,000-$15,000      1555          20         24           0        1599
>$15,000              576           0          0           0         576
TOTAL                4059         740        833        1449        7081
*********************
MIAMI,FLA.                              ****ALL HOUSING UNITS   450119
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 11911 DILAPIDATED  24916. DILAPIDATED, ALL PLUMBING 21079.
MARGINAL HEATING 161724   MARGINAL HEATING, ALL PLUMBING 157456
NO HEATING        68512   NO HEATING, ALL PLUMBING        63582
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6075
                      ****  428026 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            362078           54505           26916
INAD PLUMBING             9064            2379            1808
TOTAL                   371142           56884           28724
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 194196  HOUSEHOLDS WITH HIGH RENT BURDEN    86604
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              4231        4029      11505       59109       78874
$5,000-$10,000      22828       14500      18148        9914       65390
$10,000-$15,000     19711        4567       2586         623       27487
>$15,000            14481        1123        576         107       16287
TOTAL               61251       24219      32815       69753      188038
*********************
MIDLAND,TEX.                            ****ALL HOUSING UNITS    22813
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   528 DILAPIDATED    792. DILAPIDATED, ALL PLUMBING   622.
MARGINAL HEATING   4041   MARGINAL HEATING, ALL PLUMBING   3776
NO HEATING          106   NO HEATING, ALL PLUMBING          41
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   842
                      ****  19804 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             17946            1712             484
INAD PLUMBING              111              35              30
TOTAL                    18057            1747             514
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   5102  HOUSEHOLDS WITH HIGH RENT BURDEN     1195
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               324         238        360         725        1647
$5,000-$10,000       1175         310        223         103        1811
$10,000-$15,000       848          98         33           5         984
>$15,000              504          37          4           0         545
TOTAL                2851         683        620         833        4987
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MILWAUKEE,WIS.                          ****ALL HOUSING UNITS  446516
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 12720 DILAPIDATED  13086. DILAPIDATED, ALL PLUMBING  8988.
MARGINAL HEATING  30231   MARGINAL HEATING, ALL PLUMBING  27822
NO HEATING          244   NO HEATING, ALL PLUMBING          154
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 12616
                     ****  432678 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           393663          27654           3545
INAD PLUMBING           10724            637            336
TOTAL                  404387          28291           3881
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 171733  HOUSEHOLDS WITH HIGH RENT BURDEN    49799
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             3178        3326       9178      36248       51930
$5,000-$10,000     31217       15400      11364       2701       60682
$10,000-$15,000    35395        3215        805        124       39539
>$15,000           16015         278         71          0       16364
TOTAL              85805       22219      21418      39073      168515
********************
MINNEAPOLIS-ST. PAUL,MINN.              ****ALL HOUSING UNITS   574826
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 18279 DILAPIDATED  14772. DILAPIDATED, ALL PLUMBING  8884.
MARGINAL HEATING  26932   MARGINAL HEATING, ALL PLUMBING  24102
NO HEATING          165   NO HEATING, ALL PLUMBING           86
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 17858
                     ****  557147 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           505961          35075           4699
INAD PLUMBING           15396            715            375
TOTAL                  521357          35790           5074
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 191320  HOUSEHOLDS WITH HIGH RENT BURDEN    68190
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             4489        4078      11259      46663       66489
$5,000-$10,000     27941       16514      17709       6275       68439
$10,000-$15,000    30245        4858       1572        185       36860
>$15,000           15418         614        172         26       16230
TOTAL              78093       26064      30712      53149      188018
********************
MOBILE,ALA.                             ****ALL HOUSING UNITS   119691
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8850 DILAPIDATED   8326. DILAPIDATED, ALL PLUMBING  5475.
MARGINAL HEATING  55993   MARGINAL HEATING, ALL PLUMBING  48055
NO HEATING          584   NO HEATING, ALL PLUMBING          289
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1140
                     ****  109490 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            90993          10839           2861
INAD PLUMBING            5362           2296           1223
TOTAL                   96355          13135           4084
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  33227  HOUSEHOLDS WITH HIGH RENT BURDEN     9235
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             3468        2128       2983       6866       15445
$5,000-$10,000      9268        1200        555         99       11122
$10,000-$15,000     3409         113         41          5        3568
>$15,000            1239          14          0          0        1253
TOTAL              17384        3455       3579       6970       31388
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MODESTO,CALIF.                          ****ALL HOUSING UNITS   65137
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   846 DILAPIDATED   1850. DILAPIDATED, ALL PLUMBING  1577.
MARGINAL HEATING  13197   MARGINAL HEATING, ALL PLUMBING  12733
NO HEATING          464   NO HEATING, ALL PLUMBING             346
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   615
                      ****   62100 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             55904            5554             1274
INAD PLUMBING              566              76               72
TOTAL                    56470            5630             1346
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  20310  HOUSEHOLDS WITH HIGH RENT BURDEN     7264
                     <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              1061         966       2073       5116         9216
$5,000-$10,000       4508        1379        958        180         7025
$10,000-$15,000      2359         176         18          0         2553
>$15,000              963           3          0          5          971
TOTAL                8891        2524       3049       5301        19765
*********************
MONROE,LA.                              ****ALL HOUSING UNITS    36844
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3957 DILAPIDATED   2769. DILAPIDATED, ALL PLUMBING  1494.
MARGINAL HEATING  18291   MARGINAL HEATING, ALL PLUMBING  14478
NO HEATING           87   NO HEATING, ALL PLUMBING              29
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   174
                      ****   34485 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             27856            3069              819
INAD PLUMBING             2512            1048              606
TOTAL                    30368            4117             1425
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11240  HOUSEHOLDS WITH HIGH RENT BURDEN     3699
                     <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              1547         768       1212       2833         6360
$5,000-$10,000       2493         389        203         41         3126
$10,000-$15,000       932          16          0          7          955
>$15,000              366           0          0          0          366
TOTAL                5338        1173       1415       2881        10807
*********************
MONTGOMERY,ALA.                         ****ALL HOUSING UNITS    67127
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7409 DILAPIDATED   5467. DILAPIDATED, ALL PLUMBING  3080.
MARGINAL HEATING  29419   MARGINAL HEATING, ALL PLUMBING  22338
NO HEATING          123   NO HEATING, ALL PLUMBING              50
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   492
                      ****   60332 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             49560            4449             1387
INAD PLUMBING             4154            2169             1215
TOTAL                    53714            6618             2602
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  21960  HOUSEHOLDS WITH HIGH RENT BURDEN     6755
                     <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              2556        1551       2371       4876        11354
$5,000-$10,000       4798         830        433         67         6128
$10,000-$15,000      2221         178          0          6         2405
>$15,000             1045           0          0          0         1045
TOTAL               10620        2559       2804       4949        20932
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MUNCIE,IND.                                   ****ALL HOUSING UNITS    41344
                     ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1352 DILAPIDATED   1349. DILAPIDATED, ALL PLUMBING   914.
MARGINAL HEATING   6948   MARGINAL HEATING, ALL PLUMBING   6163
NO HEATING           52   NO HEATING, ALL PLUMBING               36
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   761
                        ****   39430 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               35575            2646             380
INAD PLUMBING               1036             173              80
TOTAL                      36611            2819             460
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   11025  HOUSEHOLDS WITH HIGH RENT BURDEN      3413
                       <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                 456         417        846        2428        4147
$5,000-$10,000         3056         857        448          69        4430
$10,000-$15,000        1469          77         20           0        1566
>$15,000                571           0          0           0         571
TOTAL                  5552        1351       1314        2497       10714
**********************
MUSKEGON-MUSKEGON HEIGHTS,MICH.               ****ALL HOUSING UNITS     49228
                     ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1370 DILAPIDATED   1567. DILAPIDATED, ALL PLUMBING  1126.
MARGINAL HEATING   8080   MARGINAL HEATING, ALL PLUMBING   7434
NO HEATING           49   NO HEATING, ALL PLUMBING               28
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   941
                        ****   47031 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               41684            4218             783
INAD PLUMBING               1008             121              74
TOTAL                      42692            4339             857
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    9587  HOUSEHOLDS WITH HIGH RENT BURDEN       2948
                       <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                 334         289        700        2284        3607
$5,000-$10,000         2799         642        307          51        3799
$10,000-$15,000        1286          87         10           7        1390
>$15,000                528          10          0           0         538
TOTAL                  4947        1028       1017        2342        9334
**********************
NASHUA,N.H.                                   ****ALL HOUSING UNITS     20993
                     ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   504 DILAPIDATED    593. DILAPIDATED, ALL PLUMBING   431.
MARGINAL HEATING   2716   MARGINAL HEATING, ALL PLUMBING   2583
NO HEATING           12   NO HEATING, ALL PLUMBING                4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   411
                        ****   19845 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               17913            1478             181
INAD PLUMBING                423              31              15
TOTAL                      18336            1509             196
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS    7419  HOUSEHOLDS WITH HIGH RENT BURDEN       2051
                       <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                 221         207        458        1382        2268
$5,000-$10,000         1627         604        499          95        2825
$10,000-$15,000        1483         169         37           0        1689
>$15,000                530           6          0           0         536
TOTAL                  3861         986        994        1477        7318
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NASHVILLE-DAVIDSON,TENN.                    ****ALL HOUSING UNITS  178435
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 11202 DILAPIDATED   8746. DILAPIDATED, ALL PLUMBING  5137.
MARGINAL HEATING  35112   MARGINAL HEATING, ALL PLUMBING  26774
NO HEATING          254   NO HEATING, ALL PLUMBING           109
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3662
                   ****  169216 OCCUPIED UNITS ****
                      <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING         148831           10707           2169
INAD PLUMBING          8061            1617            671
TOTAL                156892           12324           2840
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  61248  HOUSEHOLDS WITH HIGH RENT BURDEN    18873
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000            3369       2823       5259       12759        24210
$5,000-$10,000    13993       4857       3142         622        22614
$10,000-$15,000    8065        591        119          21         8796
>$15,000           3616        100         31           0         3747
TOTAL             29043       8371       8551       13402        59367
*********************
NEW BEDFORD,MASS.                           ****ALL HOUSING UNITS    52885
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2166 DILAPIDATED   2429. DILAPIDATED, ALL PLUMBING  1731.
MARGINAL HEATING  18353   MARGINAL HEATING, ALL PLUMBING  17269
NO HEATING          167   NO HEATING, ALL PLUMBING           123
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1202
                   ****   51275 OCCUPIED UNITS ****
                      <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING          46609            2745            354
INAD PLUMBING          1804             117             64
TOTAL                 48413            2862            418
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  23612  HOUSEHOLDS WITH HIGH RENT BURDEN     7310
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000            1157       1149       2353        5835        10494
$5,000-$10,000     6217       1324        557          78         8176
$10,000-$15,000    3197        101         11           0         3309
>$15,000            955          0          0           0          955
TOTAL             11526       2574       2921        5913        22934
*********************
NEW BRITAIN,CONN.                           ****ALL HOUSING UNITS    47133
                ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1179 DILAPIDATED   1480. DILAPIDATED, ALL PLUMBING  1100.
MARGINAL HEATING   7663   MARGINAL HEATING, ALL PLUMBING   7208
NO HEATING          167   NO HEATING, ALL PLUMBING           148
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   938
                   ****   45815 OCCUPIED UNITS ****
                      <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING          41571            3145            370
INAD PLUMBING          1026              73             21
TOTAL                 42597            3218            391
                   ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  19283  HOUSEHOLDS WITH HIGH RENT BURDEN     4530
                   <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000             385        381        939        3229         4934
$5,000-$10,000     4305       1546       1102         223         7176
$10,000-$15,000    4521        235         25           0         4781
>$15,000           1990          5          0           0         1995
TOTAL             11201       2167       2066        3452        18886
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NEW HAVEN,CONN.                           ****ALL HOUSING UNITS  117037
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2086 DILAPIDATED    3417. DILAPIDATED, ALL PLUMBING  2745.
MARGINAL HEATING    7290   MARGINAL HEATING, ALL PLUMBING   6954
NO HEATING           139   NO HEATING, ALL PLUMBING            110
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2214
                     ****  113001 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR         >1.5PPR
ALL PLUMBING             105021               6061              825
INAD PLUMBING              1858                 61               26
TOTAL                    106879               6122              851
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  48151  HOUSEHOLDS WITH HIGH RENT BURDEN    17205
                       <20%         20%-25%   25%-35%      >35%        TOTAL
<$5,000                 755          588       2044       11677        15064
$5,000-$10,000         6011         4639       4763        1334        16747
$10,000-$15,000        8235         1166        347          46         9794
>$15,000               4751          144         13           0         4908
TOTAL                 19752         6537       7167       13057        46513
********************
NEW LONDON-GROTON-NORWICH,CONN.           ****ALL HOUSING UNITS    64974
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1929 DILAPIDATED    2022. DILAPIDATED, ALL PLUMBING  1401.
MARGINAL HEATING    7543   MARGINAL HEATING, ALL PLUMBING   6749
NO HEATING           181   NO HEATING, ALL PLUMBING            131
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1467
                     ****   61275 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR         >1.5PPR
ALL PLUMBING              56479               3241              474
INAD PLUMBING              1450                105               32
TOTAL                     57929               3346              506
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22778  HOUSEHOLDS WITH HIGH RENT BURDEN     6707
                       <20%         20%-25%   25%-35%      >35%        TOTAL
<$5,000                 683          368       1206        4471         6728
$5,000-$10,000         4983         1755       1557         413         8708
$10,000-$15,000        3730          397         54          11         4192
>$15,000               1726           40          0           0         1766
TOTAL                 11122         2560       2817        4895        21394
********************
NEW ORLEANS,LA.                           ****ALL HOUSING UNITS   344795
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 11408 DILAPIDATED   23211. DILAPIDATED, ALL PLUMBING 19535.
MARGINAL HEATING 136293    MARGINAL HEATING, ALL PLUMBING 126785
NO HEATING          1251   NO HEATING, ALL PLUMBING            862
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2954
                     ****  318418 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR         >1.5PPR
ALL PLUMBING             269390              39487            12371
INAD PLUMBING              7315               2226             1343
TOTAL                    276705              41713            13714
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 152480  HOUSEHOLDS WITH HIGH RENT BURDEN    51472
                       <20%         20%-25%   25%-35%      >35%        TOTAL
<$5,000                8408         7533      13960       37057        66958
$5,000-$10,000        31679         9123       6074        1748        48624
$10,000-$15,000       18654         1547        465          62        20728
>$15,000               9523          166         32          19         9740
TOTAL                 68264        18369      20531       38886       146050
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NEW YORK,N.Y.                              ****ALL HOUSING UNITS 3991157
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 87402 DILAPIDATED 129900, DILAPIDATED, ALL PLUMBING ******
MARGINAL HEATING 115489   MARGINAL HEATING, ALL PLUMBING 108512
NO HEATING         4527   NO HEATING, ALL PLUMBING          3385
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS *****
                       **** 3876503 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            3472143          323285          73858
INAD PLUMBING             72587            8488           5208
TOTAL                   3544730          331773          79066
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS2444344  HOUSEHOLDS WITH HIGH RENT BURDEN   714752
                    <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000             48814       58781     139598     503329       750522
$5,000-$10,000     441346      156476     138858      61561       798241
$10,000-$15,000    379932       48314      23942       6010       458198
>$15,000           339570       14433       7254       1379       362636
TOTAL             1209662      278004     309652     572279      2369597
*********************
NEWARK,N.J.                                ****ALL HOUSING UNITS   598927
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 13999 DILAPIDATED  20002, DILAPIDATED, ALL PLUMBING 15492.
MARGINAL HEATING  28419   MARGINAL HEATING, ALL PLUMBING  25740
NO HEATING          926   NO HEATING, ALL PLUMBING           605
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 15700
                       ****  583985 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             535767           35713           6557
INAD PLUMBING             11327            1178            645
TOTAL                    547094           36891           7202
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 271377  HOUSEHOLDS WITH HIGH RENT BURDEN    86914
                    <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000              3926        4246      13319      59646        81137
$5,000-$10,000      38485       25699      23640       5889        93713
$10,000-$15,000     49397        5158       1757        285        56597
>$15,000            32158         925        359         29        33471
TOTAL              123966       36028      39075      65849       264918
*********************
NEWPORT NEWS-HAMPTON,VA.                   ****ALL HOUSING UNITS    87380
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2094 DILAPIDATED   3857, DILAPIDATED, ALL PLUMBING  3183.
MARGINAL HEATING  18424   MARGINAL HEATING, ALL PLUMBING  16924
NO HEATING          157   NO HEATING, ALL PLUMBING           127
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   781
                       ****   83023 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              75382            5732            950
INAD PLUMBING              1625             284             94
TOTAL                     77007            6016           1044
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32194  HOUSEHOLDS WITH HIGH RENT BURDEN    11354
                    <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000               956         880       2145       7000        10981
$5,000-$10,000       6641        2999       2571        608        12819
$10,000-$15,000      4474         409         70         14         4967
>$15,000             2301          19          0          0         2320
TOTAL               14372        4307       4786       7622        31087
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NORFOLK-PORTSMOUTH,VA.                     ****ALL HOUSING UNITS  200785
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6182 DILAPIDATED  10022. DILAPIDATED, ALL PLUMBING  8030.
MARGINAL HEATING  47820   MARGINAL HEATING, ALL PLUMBING  43203
NO HEATING          435   NO HEATING, ALL PLUMBING            331
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2299
                      ****  191535 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            172310           13753           2653
INAD PLUMBING             4461            1011            395
TOTAL                   176771           14764           3048
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  84587  HOUSEHOLDS WITH HIGH RENT BURDEN    33098
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              2741        2934      6891      21513       34079
$5,000-$10,000      17082        7258      6332       1388       32060
$10,000-$15,000      9290        1043       358         25       10716
>$15,000             4094         126        41          0        4261
TOTAL               33207       11361     13622      22926       81116
*********************
NORWALK,CONN.                              ****ALL HOUSING UNITS    37904
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   723 DILAPIDATED    983. DILAPIDATED, ALL PLUMBING   750.
MARGINAL HEATING   1713   MARGINAL HEATING, ALL PLUMBING   1620
NO HEATING           62   NO HEATING, ALL PLUMBING             55
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   798
                      ****   36781 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             34220            1874            375
INAD PLUMBING              620              67             39
TOTAL                    34840            1941            414
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11678  HOUSEHOLDS WITH HIGH RENT BURDEN     3831
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000               168         106       294       2225        2793
$5,000-$10,000       1166        1061      1170        641        4038
$10,000-$15,000      1997         430       231        114        2772
>$15,000             1528         116       131         11        1786
TOTAL                4859        1713      1826       2991       11389
*********************
ODESSA,TEX.                                ****ALL HOUSING UNITS    30414
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   393 DILAPIDATED   1029. DILAPIDATED, ALL PLUMBING   903.
MARGINAL HEATING   7993   MARGINAL HEATING, ALL PLUMBING   7684
NO HEATING           88   NO HEATING, ALL PLUMBING             49
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   327
                      ****   27588 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             24151            3206            878
INAD PLUMBING              178              53             25
TOTAL                    24329            3259            903
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7480  HOUSEHOLDS WITH HIGH RENT BURDEN     1608
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000               489         313       462       1113        2377
$5,000-$10,000       2474         436       205         46        3161
$10,000-$15,000      1099          80        16          0        1195
>$15,000              502           0         0          0         502
TOTAL                4564         829       683       1159        7235
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OGDEN,UTAH                                  ****ALL HOUSING UNITS   38688
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   916 DILAPIDATED   1032. DILAPIDATED, ALL PLUMBING   737.
MARGINAL HEATING   4687   MARGINAL HEATING, ALL PLUMBING   4409
NO HEATING           10   NO HEATING, ALL PLUMBING               5
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   792
                      ****   37252 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             33388            3082             571
INAD PLUMBING              736              46              18
TOTAL                    34124            3128             589
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11142  HOUSEHOLDS WITH HIGH RENT BURDEN     3492
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000                473         406       944         2548         4371
$5,000-$10,000        2879         869       463           58         4269
$10,000-$15,000       1457         106        22            0         1585
>$15,000               601           0         0            0          601
TOTAL                 5410        1381      1429         2606        10826
*********************
OKLAHOMA CITY,OKLA.                         ****ALL HOUSING UNITS   226892
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5334 DILAPIDATED   8079. DILAPIDATED, ALL PLUMBING  6361.
MARGINAL HEATING  49369   MARGINAL HEATING, ALL PLUMBING  45609
NO HEATING          533   NO HEATING, ALL PLUMBING             165
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2763
                      ****  210102 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            193182           12956            2129
INAD PLUMBING             3439             525             256
TOTAL                   196621           13481            2385
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  66032  HOUSEHOLDS WITH HIGH RENT BURDEN    23035
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000               3189        2977      6130        16165        28461
$5,000-$10,000       14239        4461      3472          827        22999
$10,000-$15,000       7921         577       156            5         8659
>$15,000              3707          52        47            0         3806
TOTAL                29056        8067      9805        16997        63925
*********************
OMAHA,NEBR.-IOWA                            ****ALL HOUSING UNITS   174377
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5823 DILAPIDATED   5156. DILAPIDATED, ALL PLUMBING  3280.
MARGINAL HEATING   9876   MARGINAL HEATING, ALL PLUMBING   8788
NO HEATING          210   NO HEATING, ALL PLUMBING              87
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5665
                      ****  165216 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            147806           12500            2027
INAD PLUMBING             4627             283             127
TOTAL                   152433           12783            2154
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  58609  HOUSEHOLDS WITH HIGH RENT BURDEN    17820
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000               2317        1867      3933        12168        20285
$5,000-$10,000       12589        4811      3980          937        22317
$10,000-$15,000       8664         917       281           37         9899
>$15,000              4540          91        46            6         4683
TOTAL                28110        7686      8240        13148        57184
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ORLANDO,FLA.                                ****ALL HOUSING UNITS  145376
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5231 DILAPIDATED   6995. DILAPIDATED, ALL PLUMBING  5310.
MARGINAL HEATING  55321   MARGINAL HEATING, ALL PLUMBING  51111
NO HEATING          898   NO HEATING, ALL PLUMBING            671
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1342
                       ****  134402 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             121168            8525            2079
INAD PLUMBING              3712             997             585
TOTAL                    124880            9522            2664
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  39960  HOUSEHOLDS WITH HIGH RENT BURDEN    15292
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               1822        1320       3555         9725       16422
$5,000-$10,000        7090        3020       3147         1077       14334
$10,000-$15,000       4058         692        305           17        5072
>$15,000              2727         103          5            0        2835
TOTAL                15697        5135       7012        10819       38663
*********************
OWENSBORO,KY.                               ****ALL HOUSING UNITS    25320
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2115 DILAPIDATED   1262. DILAPIDATED, ALL PLUMBING   581.
MARGINAL HEATING   6621   MARGINAL HEATING, ALL PLUMBING   4819
NO HEATING           22   NO HEATING, ALL PLUMBING             11
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   410
                       ****   24012 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              20021            2164             405
INAD PLUMBING              1494             333             123
TOTAL                     21515            2497             528
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   6425  HOUSEHOLDS WITH HIGH RENT BURDEN     1546
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                558         380        605         1075        2618
$5,000-$10,000        1812         331        212           10        2365
$10,000-$15,000        860          33         16            0         909
>$15,000               306           0          0            0         306
TOTAL                 3536         744        833         1085        6198
*********************
OXNARD-VENTURA,CALIF.                       ****ALL HOUSING UNITS   111976
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   832 DILAPIDATED   2989. DILAPIDATED, ALL PLUMBING  2721.
MARGINAL HEATING  21262   MARGINAL HEATING, ALL PLUMBING  20871
NO HEATING         1211   NO HEATING, ALL PLUMBING           1055
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   678
                       ****  106469 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              96952            8843            2318
INAD PLUMBING               582              92              48
TOTAL                     97534            8935            2366
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  35005  HOUSEHOLDS WITH HIGH RENT BURDEN    11715
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                993         692       2039         7206       10930
$5,000-$10,000        5939        3095       3010         1063       13107
$10,000-$15,000       5428        1036        344           34        6842
>$15,000              2983         104          9            5        3101
TOTAL                15343        4927       5402         8308       33980
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PATERSON-CLIFTON-PASSAIC,N.J.              ****ALL HOUSING UNITS  434668
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6276 DILAPIDATED  10076. DILAPIDATED, ALL PLUMBING  8055.
MARGINAL HEATING  24749   MARGINAL HEATING, ALL PLUMBING  23209
NO HEATING          589   NO HEATING, ALL PLUMBING            507
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6262
                       ****  426839 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING             400094           20912            3267
INAD PLUMBING              5275             558             168
TOTAL                    405369           21470            3435
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 158921  HOUSEHOLDS WITH HIGH RENT BURDEN    43785
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              1901        2001       6005      28926        38833
$5,000-$10,000      22780       13787      12880       4143        53590
$10,000-$15,000     31438        4381       1643        407        37869
>$15,000            23274        1180        439         38        24931
TOTAL               79393       21349      20967      33514       155223
*********************
PENSACOLA,FLA.                             ****ALL HOUSING UNITS    77164
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5801 DILAPIDATED   4819. DILAPIDATED, ALL PLUMBING  2950.
MARGINAL HEATING  37074   MARGINAL HEATING, ALL PLUMBING  31817
NO HEATING          272   NO HEATING, ALL PLUMBING            110
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   568
                       ****   71233 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              60948           5335             1304
INAD PLUMBING              3668           1282              659
TOTAL                     64616           6617             1963
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  20157  HOUSEHOLDS WITH HIGH RENT BURDEN     7116
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              1697         871       1873       4221         8662
$5,000-$10,000       4480        1290       1386        256         7412
$10,000-$15,000      2009         264         15          5         2293
>$15,000              830          10          0          0          840
TOTAL                9016        2435       3274       4482        19207
*********************
PEORIA,ILL.                                ****ALL HOUSING UNITS   112534
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4230 DILAPIDATED   3260. DILAPIDATED, ALL PLUMBING  1897.
MARGINAL HEATING   7798   MARGINAL HEATING, ALL PLUMBING   6383
NO HEATING          110   NO HEATING, ALL PLUMBING             58
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3654
                       ****  108134 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING              97766           6802              848
INAD PLUMBING              3302            264               70
TOTAL                    101068           7066              918
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  28415  HOUSEHOLDS WITH HIGH RENT BURDEN     8544
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              1018         829       1783       6033         9663
$5,000-$10,000       6346        2201       1733        454        10734
$10,000-$15,000      4750         470        128         11         5359
>$15,000             1869          26          0          0         1895
TOTAL               13983        3526       3644       6498        27651
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PETERSBURG-COLONIAL HEIGHTS,VA.           ****ALL HOUSING UNITS   36524
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4105 DILAPIDATED   2676. DILAPIDATED, ALL PLUMBING  1354.
MARGINAL HEATING  13478   MARGINAL HEATING, ALL PLUMBING   9760
NO HEATING           49   NO HEATING, ALL PLUMBING            7
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   449
                        ****  34635 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               28533            2492            488
INAD PLUMBING               2523            1087            500
TOTAL                      31056            3579            988
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  13229  HOUSEHOLDS WITH HIGH RENT BURDEN      4164
                       <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000                 480        476        949        2607         4512
$5,000-$10,000         3295       1340        938          87         5660
$10,000-$15,000        1883         93         18           0         1994
>$15,000                651          5          0           0          656
TOTAL                  6309       1914       1905        2694        12822
********************
PHILADELPHIA,PA.-N.J.                     ****ALL HOUSING UNITS  1534743
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 27247 DILAPIDATED  45149. DILAPIDATED, ALL PLUMBING 36371.
MARGINAL HEATING  97295   MARGINAL HEATING, ALL PLUMBING  91911
NO HEATING         1616   NO HEATING, ALL PLUMBING         1196
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 31649
                        **** 1480191 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             1381739           74604          11668
INAD PLUMBING              21998            1850            844
TOTAL                    1403737           76454          12512
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 477244  HOUSEHOLDS WITH HIGH RENT BURDEN    144816
                       <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000               14450      14956      32213      104328       165947
$5,000-$10,000        98980      33853      27290        7614       167737
$10,000-$15,000       74528       6315       2296         337        83476
>$15,000              42953       1352        441          33        44779
TOTAL                230911      56476      62240      112312       461939
********************
PHOENIX,ARIZ.                             ****ALL HOUSING UNITS   317008
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7281 DILAPIDATED   9827. DILAPIDATED, ALL PLUMBING  7481.
MARGINAL HEATING  58293   MARGINAL HEATING, ALL PLUMBING  53680
NO HEATING         2292   NO HEATING, ALL PLUMBING         1381
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2774
                        ****  302633 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              268813           27419           7683
INAD PLUMBING               4641            1760           1230
TOTAL                     273454           29179           8913
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  99462  HOUSEHOLDS WITH HIGH RENT BURDEN     34779
                       <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000                4450       2969       6638       22709        36766
$5,000-$10,000        17428       7860       8211        2908        36407
$10,000-$15,000       12994       2183        683          76        15936
>$15,000               7104        259         84           0         7447
TOTAL                 41976      13271      15616       25693        96556
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PINE BLUFF,ARK.                           ****ALL HOUSING UNITS   28294
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5079 DILAPIDATED   2845. DILAPIDATED, ALL PLUMBING  1209.
MARGINAL HEATING  15465   MARGINAL HEATING, ALL PLUMBING  10793
NO HEATING           271   NO HEATING, ALL PLUMBING           48
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   237
                     ****   25714 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            19388             2070              577
INAD PLUMBING            3124             1132              595
TOTAL                   22512             3202             1172
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8308  HOUSEHOLDS WITH HIGH RENT BURDEN     2076
                    <20%       20%-25%   25%-35%      >35%        TOTAL
<$5,000             1006         493       691        1643         3833
$5,000-$10,000      2260         268        98          22         2648
$10,000-$15,000      767          26         0           0          793
>$15,000             273           0         0           0          273
TOTAL               4306         787       789        1665         7547
*********************
PITTSBURGH,PA.                            ****ALL HOUSING UNITS   788600
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 34238 DILAPIDATED  26261. DILAPIDATED, ALL PLUMBING 15231.
MARGINAL HEATING  59808   MARGINAL HEATING, ALL PLUMBING  48547
NO HEATING           765   NO HEATING, ALL PLUMBING          367
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 27824
                     ****  759174 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING           686657            42427             5361
INAD PLUMBING           27659             2431              892
TOTAL                  714316            44858             6253
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 241035  HOUSEHOLDS WITH HIGH RENT BURDEN    68002
                    <20%       20%-25%   25%-35%      >35%        TOTAL
<$5,000            10494        9006     17917       50866        88283
$5,000-$10,000     60506       15233     10070        2772        88581
$10,000-$15,000    35420        2673       887         112        39092
>$15,000           16652         495       122           5        17274
TOTAL             123072       27407     28996       53755       233230
*********************
PITTSFIELD,MASS.                          ****ALL HOUSING UNITS    25765
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   674 DILAPIDATED    634. DILAPIDATED, ALL PLUMBING   417.
MARGINAL HEATING   1408   MARGINAL HEATING, ALL PLUMBING   1262
NO HEATING            36   NO HEATING, ALL PLUMBING           16
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   683
                     ****   24899 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            23143             1150               83
INAD PLUMBING             588               18                5
TOTAL                   23731             1168               88
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8752  HOUSEHOLDS WITH HIGH RENT BURDEN     2557
                    <20%       20%-25%   25%-35%      >35%        TOTAL
<$5,000              256         173       630        1989         3048
$5,000-$10,000      1810         763       432          77         3082
$10,000-$15,000     1812          72        16           0         1900
>$15,000             571           0         0           0          571
TOTAL               4449        1008      1078        2066         8601
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PORTLAND,MAINE                              ****ALL HOUSING UNITS   48196
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2569 DILAPIDATED   1641. DILAPIDATED, ALL PLUMBING   813.
MARGINAL HEATING    3473   MARGINAL HEATING, ALL PLUMBING   2782
NO HEATING           65    NO HEATING, ALL PLUMBING           25
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2493
                       ****   45512 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING              41005               2366             422
INAD PLUMBING              1961                180              66
TOTAL                     42966               2546             488
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17748  HOUSEHOLDS WITH HIGH RENT BURDEN     5844
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000                674          713       1701        4368        7456
$5,000-$10,000        4138         1406        942         194        6680
$10,000-$15,000       2163          121         33           0        2317
>$15,000               749            0          0           0         749
TOTAL                 7724         2240       2676        4562       17202
*********************
PORTLAND,OREG.-WASH.                        ****ALL HOUSING UNITS   357351
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 10567 DILAPIDATED  10698. DILAPIDATED, ALL PLUMBING  7294.
MARGINAL HEATING   49966   MARGINAL HEATING, ALL PLUMBING  47164
NO HEATING           299   NO HEATING, ALL PLUMBING          221
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  9401
                       ****  341505 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING             318763              13749            2222
INAD PLUMBING              8448                545             391
TOTAL                    327211              14294            2613
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 116836  HOUSEHOLDS WITH HIGH RENT BURDEN    39949
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               3599         3277       8497       28603       43976
$5,000-$10,000       21205        10553       8573        1813       42144
$10,000-$15,000      17747         1533        361          52       19693
>$15,000              7805          157         19           0        7981
TOTAL                50356        15520      17450       30468      113794
*********************
PROVIDENCE-PAWTUCKET-WARWICK,R.I.-MASS. ****ALL HOUSING UNITS   297980
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8387 DILAPIDATED   9719. DILAPIDATED, ALL PLUMBING  7017.
MARGINAL HEATING   47702   MARGINAL HEATING, ALL PLUMBING  44072
NO HEATING           921   NO HEATING, ALL PLUMBING          628
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5751
                       ****  285026 OCCUPIED UNITS ****
                          <1.PPR              >1.PPR          >1.5PPR
ALL PLUMBING             260697              17065            2067
INAD PLUMBING              6883                381             161
TOTAL                    267580              17446            2228
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 116184  HOUSEHOLDS WITH HIGH RENT BURDEN    32991
                      <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               5024         4568       8982       25448       44022
$5,000-$10,000       30428         6650       4172         878       42128
$10,000-$15,000      18414          754        240          28       19436
>$15,000              6768           64         22           0        6854
TOTAL                60634        12036      13416       26354      112440
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PROVO-OREM,UTAH                         ****ALL HOUSING UNITS     35608
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING   283 DILAPIDATED     723. DILAPIDATED, ALL PLUMBING   632.
MARGINAL HEATING   3624   MARGINAL HEATING, ALL PLUMBING    3519
NO HEATING           38   NO HEATING, ALL PLUMBING            18
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS    362
                     ****   34473 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING            30159            4118            712
INAD PLUMBING            153               43             29
TOTAL                   30312            4161            741
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11123  HOUSEHOLDS WITH HIGH RENT BURDEN      4506
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              561        771       1123       3157         5612
$5,000-$10,000      2829        677        324         39         3869
$10,000-$15,000      950         24          0          0          974
>$15,000             273          6          0          0          279
TOTAL               4613       1478       1447       3196        10734
********************
PUEBLO,COLO.                            ****ALL HOUSING UNITS     37436
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  1941 DILAPIDATED    1328. DILAPIDATED, ALL PLUMBING   703.
MARGINAL HEATING   5412   MARGINAL HEATING, ALL PLUMBING    4500
NO HEATING          143   NO HEATING, ALL PLUMBING            32
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   1139
                     ****   35373 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING            30179            3802            748
INAD PLUMBING            1130             262            153
TOTAL                   31309            4064            901
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9341  HOUSEHOLDS WITH HIGH RENT BURDEN      3047
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              773        546        829       2454         4602
$5,000-$10,000      2353        551        238         27         3169
$10,000-$15,000      822         28         24          0          874
>$15,000             324          0          0          0          324
TOTAL               4272       1125       1091       2481         8969
********************
RACINE,WIS.                             ****ALL HOUSING UNITS     52066
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  1661 DILAPIDATED    1511. DILAPIDATED, ALL PLUMBING   976.
MARGINAL HEATING   4004   MARGINAL HEATING, ALL PLUMBING    3455
NO HEATING           78   NO HEATING, ALL PLUMBING            15
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   1326
                     ****   49796 OCCUPIED UNITS ****
                        <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING            44541            3928            564
INAD PLUMBING            1234              93             39
TOTAL                   45775            4021            603
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  14702  HOUSEHOLDS WITH HIGH RENT BURDEN      4265
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              338        222        822       3029         4411
$5,000-$10,000      3065       1389       1017        136         5607
$10,000-$15,000     3077        200         38          5         3320
>$15,000            1063          0          0          0         1063
TOTAL               7543       1811       1877       3170        14401
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RALEIGH,N.C.                                ****ALL HOUSING UNITS   71145
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5267 DILAPIDATED   3892. DILAPIDATED, ALL PLUMBING  2195.
MARGINAL HEATING  16899   MARGINAL HEATING, ALL PLUMBING  12441
NO HEATING          178   NO HEATING, ALL PLUMBING             56
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1193
                      ****  67533 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             59049            3870              934
INAD PLUMBING             3182            1432              620
TOTAL                    62231            5302             1554
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25293  HOUSEHOLDS WITH HIGH RENT BURDEN     7585
                     <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              1395       1021       1891        5107        9414
$5,000-$10,000       5977       1931       1324         315        9547
$10,000-$15,000      3637        259         31           5        3932
>$15,000             1570         16          0           0        1586
TOTAL               12579       3227       3246        5427       24479
*********************
READING,PA.                                 ****ALL HOUSING UNITS   100792
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5066 DILAPIDATED   3138. DILAPIDATED, ALL PLUMBING  1506.
MARGINAL HEATING   6472   MARGINAL HEATING, ALL PLUMBING   4574
NO HEATING          225   NO HEATING, ALL PLUMBING             48
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3816
                      ****  97523 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             89811            3309              354
INAD PLUMBING             4092             311               86
TOTAL                    93903            3620              440
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  25811  HOUSEHOLDS WITH HIGH RENT BURDEN     6052
                     <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              1581       1109       1922        4465        9077
$5,000-$10,000       7341       1503        899         178        9921
$10,000-$15,000      4613        142         32          11        4798
>$15,000             1462          6          6           0        1474
TOTAL               14997       2760       2859        4654       25270
*********************
RENO,NEV.                                   ****ALL HOUSING UNITS   44499
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1526 DILAPIDATED   1558. DILAPIDATED, ALL PLUMBING  1067.
MARGINAL HEATING   7416   MARGINAL HEATING, ALL PLUMBING   6957
NO HEATING           27   NO HEATING, ALL PLUMBING              9
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1781
                      ****  41787 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             37913            2482              534
INAD PLUMBING             1259             133              105
TOTAL                    39172            2615              639
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17630  HOUSEHOLDS WITH HIGH RENT BURDEN     6486
                     <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000               362        315       1119        4136        5932
$5,000-$10,000       2207       1533       1895         623        6258
$10,000-$15,000      2512        582        125          24        3243
>$15,000             1642         43         26           3        1714
TOTAL                6723       2473       3165        4786       17147
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RICHMOND,VA.                                  ****ALL HOUSING UNITS  170001
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7411 DILAPIDATED   7961. DILAPIDATED, ALL PLUMBING  5573.
MARGINAL HEATING  31246   MARGINAL HEATING, ALL PLUMBING  25808
NO HEATING          329   NO HEATING, ALL PLUMBING              169
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2638
                       ****  163313 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             148151            8530           1293
INAD PLUMBING              5487            1145            473
TOTAL                    153638            9675           1766
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  60840  HOUSEHOLDS WITH HIGH RENT BURDEN    20450
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000               1804       1905        4738       14083        22530
$5,000-$10,000       12077       6347        4100         665        23189
$10,000-$15,000       9173        547         106          13         9839
>$15,000              3893         47          24           0         3964
TOTAL                26947       8846        8968       14761        59522
**********************
ROANOKE,VA.                                   ****ALL HOUSING UNITS    61760
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2491 DILAPIDATED   2120. DILAPIDATED, ALL PLUMBING  1317.
MARGINAL HEATING   6941   MARGINAL HEATING, ALL PLUMBING   5374
NO HEATING           82   NO HEATING, ALL PLUMBING               38
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1396
                       ****   58465 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              53921            2476            355
INAD PLUMBING              1803             265             99
TOTAL                     55724            2741            454
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17512  HOUSEHOLDS WITH HIGH RENT BURDEN     4871
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000                982        896        1634        3313         6825
$5,000-$10,000        4614       1303         851          94         6862
$10,000-$15,000       2466         93          36           0         2595
>$15,000               786          6           0           0          792
TOTAL                 8848       2298        2521        3407        17074
**********************
ROCHESTER,MINN.                               ****ALL HOUSING UNITS    26578
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1164 DILAPIDATED    761. DILAPIDATED, ALL PLUMBING   386.
MARGINAL HEATING   1347   MARGINAL HEATING, ALL PLUMBING    974
NO HEATING           31   NO HEATING, ALL PLUMBING               12
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   943
                       ****   25202 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              22759            1521            141
INAD PLUMBING               881              41             21
TOTAL                     23640            1562            162
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7208  HOUSEHOLDS WITH HIGH RENT BURDEN     2866
                      <20%       20%-25%    25%-35%      >35%        TOTAL
<$5,000                255        184         367        2015         2821
$5,000-$10,000         782        571         691         200         2244
$10,000-$15,000       1237        157          16          16         1426
>$15,000               528         14          10           4          556
TOTAL                 2802        926        1084        2235         7047
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ROCHESTER,N.Y.                                ****ALL HOUSING UNITS  280698
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  8540 DILAPIDATED   8004. DILAPIDATED, ALL PLUMBING  5253.
MARGINAL HEATING  18242   MARGINAL HEATING, ALL PLUMBING  15693
NO HEATING          368   NO HEATING, ALL PLUMBING            147
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  7059
                      ****  270515 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            251746            11503             1697
INAD PLUMBING             6634              632              326
TOTAL                   258380            12135             2023
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  87285  HOUSEHOLDS WITH HIGH RENT BURDEN    27667
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000             1688        1299       4257       18760      26004
$5,000-$10,000     13663        7754       7496        2223      31136
$10,000-$15,000    15623        2227        600          93      18543
>$15,000            9303         145         68           5       9521
TOTAL              40277       11425      12421       21081      85204
********************
ROCKFORD,ILL.                                 ****ALL HOUSING UNITS    89012
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2592 DILAPIDATED   2524. DILAPIDATED, ALL PLUMBING  1689.
MARGINAL HEATING   6898   MARGINAL HEATING, ALL PLUMBING   6254
NO HEATING           58   NO HEATING, ALL PLUMBING             47
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2460
                      ****   84494 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING             76372             5803              751
INAD PLUMBING             2143              176               66
TOTAL                    78515             5979              817
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  26509  HOUSEHOLDS WITH HIGH RENT BURDEN     7839
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000              506         546       1882        5238       8172
$5,000-$10,000      5035        2621       1883         357       9896
$10,000-$15,000     5209         423         82           5       5719
>$15,000            2038          14          0           0       2052
TOTAL              12788        3604       3847        5600      25839
********************
SACRAMENTO,CALIF.                             ****ALL HOUSING UNITS   270442
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3070 DILAPIDATED   8088. DILAPIDATED, ALL PLUMBING  7099.
MARGINAL HEATING  55539   MARGINAL HEATING, ALL PLUMBING  53917
NO HEATING          656   NO HEATING, ALL PLUMBING            421
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2183
                      ****  255826 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            235904            17495             3368
INAD PLUMBING             2253              174               89
TOTAL                   238157            17669             3457
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  95243  HOUSEHOLDS WITH HIGH RENT BURDEN    36967
                    <20%       20%-25%    25%-35%     >35%       TOTAL
<$5,000             2192        1980       6687       26194      37053
$5,000-$10,000     15577        9037       7182        1620      33416
$10,000-$15,000    13416        1231        334          46      15027
>$15,000            6816         127         17           0       6960
TOTAL              38001       12375      14220       27860      92456
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SAGINAW,MICH.                           ****ALL HOUSING UNITS   65638
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2260 DILAPIDATED   2234. DILAPIDATED, ALL PLUMBING  1506.
MARGINAL HEATING  10221   MARGINAL HEATING, ALL PLUMBING   9129
NO HEATING           73   NO HEATING, ALL PLUMBING           32
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1389
                     ****  63143 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            55932           5283             976
INAD PLUMBING            1649            279              86
TOTAL                   57581           5562            1062
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  13287  HOUSEHOLDS WITH HIGH RENT BURDEN     4064
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              241        298        692       2858        4089
$5,000-$10,000      2895       1075        804        238        5012
$10,000-$15,000     2382        220         21          0        2623
>$15,000            1096          0          0          0        1096
TOTAL               6614       1593       1517       3096       12820
********************
SAINT JOSEPH,MO.                        ****ALL HOUSING UNITS    32101
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2126 DILAPIDATED   1341. DILAPIDATED, ALL PLUMBING   656.
MARGINAL HEATING   5057   MARGINAL HEATING, ALL PLUMBING   3791
NO HEATING           99   NO HEATING, ALL PLUMBING            8
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1081
                     ****  29689 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            26005           2059             383
INAD PLUMBING            1486            139              91
TOTAL                   27491           2198             474
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9193  HOUSEHOLDS WITH HIGH RENT BURDEN     2560
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              816        550        836       2011        4213
$5,000-$10,000      2561        420        191         21        3193
$10,000-$15,000     1093         57          0          0        1150
>$15,000             294          8          0          0         302
TOTAL               4764       1035       1027       2032        8858
********************
SAINT LOUIS,MO.-ILL.                    ****ALL HOUSING UNITS   784106
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 34474 DILAPIDATED  31180. DILAPIDATED, ALL PLUMBING 20074.
MARGINAL HEATING  85142   MARGINAL HEATING, ALL PLUMBING  67098
NO HEATING         2217   NO HEATING, ALL PLUMBING          849
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 20754
                     **** 736116 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           641320          68229           14550
INAD PLUMBING           22657           3910            1847
TOTAL                  663977          72139           16397
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 255625  HOUSEHOLDS WITH HIGH RENT BURDEN    78753
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             8738       7889      17832      57917       92376
$5,000-$10,000     54735      18607      14033       3226       90601
$10,000-$15,000    39885       3416       1310        140       44751
>$15,000           19883        673        152          9       20717
TOTAL             123241      30585      33327      61292      248445
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SALEM,OREG.                                 ****ALL HOUSING UNITS   62331
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1433 DILAPIDATED    1938. DILAPIDATED, ALL PLUMBING  1476.
MARGINAL HEATING  14891   MARGINAL HEATING, ALL PLUMBING  14125
NO HEATING          110   NO HEATING, ALL PLUMBING            33
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   908
                       ****  59175 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              54892            3188              727
INAD PLUMBING               926             169               99
TOTAL                     55818            3357              826
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17802  HOUSEHOLDS WITH HIGH RENT BURDEN     6222
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000                773          633       1465       4546         7417
$5,000-$10,000        3943         1435        915        138         6431
$10,000-$15,000       2401          133          9          5         2548
>$15,000               902            6          0          0          908
TOTAL                 8019         2207       2389       4689        17304
*********************
SALINAS-MONTEREY,CALIF.                     ****ALL HOUSING UNITS    76022
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1246 DILAPIDATED    2634. DILAPIDATED, ALL PLUMBING  2233.
MARGINAL HEATING  17745   MARGINAL HEATING, ALL PLUMBING  17047
NO HEATING          544   NO HEATING, ALL PLUMBING           436
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1067
                       ****  71232 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              63222            7122             2215
INAD PLUMBING               724             164              112
TOTAL                     63946            7286             2327
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  32418  HOUSEHOLDS WITH HIGH RENT BURDEN    10652
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               1350          686       1741       7123        10900
$5,000-$10,000        6559         2508       2389        664        12120
$10,000-$15,000       5035          635        284         39         5993
>$15,000              2332           86         24         23         2465
TOTAL                15276         3915       4438       7849        31478
*********************
SALT LAKE CITY,UTAH                         ****ALL HOUSING UNITS   163106
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2483 DILAPIDATED    3580. DILAPIDATED, ALL PLUMBING  2780.
MARGINAL HEATING  14698   MARGINAL HEATING, ALL PLUMBING  14195
NO HEATING           68   NO HEATING, ALL PLUMBING            63
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2824
                       ****  158698 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             141739           14712             2356
INAD PLUMBING              2122             125               41
TOTAL                    143861           14837             2397
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  51108  HOUSEHOLDS WITH HIGH RENT BURDEN    16083
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               2045         1897       4001      11198        19141
$5,000-$10,000       12905         4131       2601        539        20176
$10,000-$15,000       6825          362        114          8         7309
>$15,000              3072           58         11          5         3146
TOTAL                24847         6448       6727      11750        49772
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SAN ANGELO,TEX.                             ****ALL HOUSING UNITS   24899
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1014 DILAPIDATED   1243. DILAPIDATED, ALL PLUMBING   916.
MARGINAL HEATING  11259   MARGINAL HEATING, ALL PLUMBING  10377
NO HEATING          145   NO HEATING, ALL PLUMBING           81
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   277
                       ****  22608 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             19948            1929             514
INAD PLUMBING              533             198             115
TOTAL                    20481            2127             629
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   7022  HOUSEHOLDS WITH HIGH RENT BURDEN     2144
                     <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000               637         344        739        1418        3138
$5,000-$10,000       1808         428        270          48        2554
$10,000-$15,000       650          36         15           5         706
>$15,000              292          11          0           0         303
TOTAL                3387         819       1024        1471        6701
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SAN ANTONIO,TEX.                            ****ALL HOUSING UNITS   260632
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 16292 DILAPIDATED  15036. DILAPIDATED, ALL PLUMBING  9787.
MARGINAL HEATING 124083   MARGINAL HEATING, ALL PLUMBING 110051
NO HEATING         1695   NO HEATING, ALL PLUMBING          735
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2253
                       ****  243864 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            198340           31669           10033
INAD PLUMBING             9178            4677            2980
TOTAL                   207518           36346           13013
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  85624  HOUSEHOLDS WITH HIGH RENT BURDEN    25406
                     <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000              8358        4915       7886       16277       37436
$5,000-$10,000      19876        4944       4214        1078       30112
$10,000-$15,000      8878         814        363          26       10081
>$15,000             4767         167         25           0        4959
TOTAL               41879       10840      12488       17381       82588
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SAN BERNARDINO-RIVERSIDE-ONTARIO,CALIF. ****ALL HOUSING UNITS   417697
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 14558 DILAPIDATED  17208. DILAPIDATED, ALL PLUMBING 12518.
MARGINAL HEATING  97572   MARGINAL HEATING, ALL PLUMBING  89980
NO HEATING         5798   NO HEATING, ALL PLUMBING         1896
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5276
                       ****  361889 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING            326399           31173            8024
INAD PLUMBING             3660             657             541
TOTAL                   330059           31830            8565
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 126607  HOUSEHOLDS WITH HIGH RENT BURDEN    44995
                     <20%       20%-25%    25%-35%      >35%       TOTAL
<$5,000              4335        3140      10466       30768       48709
$5,000-$10,000      24906       10779       8387        1684       45756
$10,000-$15,000     17785        1539        369          70       19763
>$15,000             8089         191         48          20        8348
TOTAL               55115       15649      19270       32542      122576
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SAN DIEGO,CALIF.                             ****ALL HOUSING UNITS  449738
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7551 DILAPIDATED  15142. DILAPIDATED, ALL PLUMBING 12709.
MARGINAL HEATING 101683   MARGINAL HEATING, ALL PLUMBING  98569
NO HEATING         3592   NO HEATING, ALL PLUMBING         2781
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5855
                       ****  422767 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING             386528           29838            6872
INAD PLUMBING              5924             477             335
TOTAL                    392452           30315            7207
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 181438  HOUSEHOLDS WITH HIGH RENT BURDEN    72036
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              3737        3446      11498      48390        67071
$5,000-$10,000      25830       17070      17474       5094        65468
$10,000-$15,000     23585        3954       1316        225        29080
>$15,000            13318         579        177         32        14106
TOTAL               66470       25049      30465      53741       175725
*********************
SAN FRANCISCO-OAKLAND,CALIF.                 ****ALL HOUSING UNITS  1129152
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 34389 DILAPIDATED  43283. DILAPIDATED, ALL PLUMBING 32204.
MARGINAL HEATING 190212   MARGINAL HEATING, ALL PLUMBING 184282
NO HEATING         9549   NO HEATING, ALL PLUMBING         5198
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 35353
                       **** 1085512 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING             994770           61461           15454
INAD PLUMBING             27123            2158            1706
TOTAL                   1021893           63619           17160
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 520793  HOUSEHOLDS WITH HIGH RENT BURDEN   188858
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              9225        7872      24225     127552       168874
$5,000-$10,000      60967       43516      52948      21200       178631
$10,000-$15,000     74812       16318       6475       1149        98754
>$15,000            55045        2955       1077         96        59173
TOTAL              200049       70661      84725     149997       505432
*********************
SAN JOSE,CALIF.                              ****ALL HOUSING UNITS   336192
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3066 DILAPIDATED   7983. DILAPIDATED, ALL PLUMBING  6995.
MARGINAL HEATING  43922   MARGINAL HEATING, ALL PLUMBING  42854
NO HEATING          534   NO HEATING, ALL PLUMBING          438
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3318
                       ****  322782 OCCUPIED UNITS ****
                          <1.PPR          >1.PPR          >1.5PPR
ALL PLUMBING             299845           20301            4527
INAD PLUMBING              2325             311             205
TOTAL                    302170           20612            4732
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 121368  HOUSEHOLDS WITH HIGH RENT BURDEN    46513
                     <20%       20%-25%    25%-35%     >35%        TOTAL
<$5,000              1134         701       3261      27930        33026
$5,000-$10,000      10717       10932      15016       6120        42785
$10,000-$15,000     19308        5442       2151        211        27112
>$15,000            14730         916        202         17        15865
TOTAL               45889       17991      20630      34278       118788
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SANTA BARBARA,CALIF.                     ****ALL HOUSING UNITS   88777
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   979 DILAPIDATED   2588. DILAPIDATED, ALL PLUMBING  2272.
MARGINAL HEATING  16335   MARGINAL HEATING, ALL PLUMBING  15959
NO HEATING         711    NO HEATING, ALL PLUMBING         481
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1273
                     ****   83929 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             77606            5505            1387
INAD PLUMBING              728              90              52
TOTAL                    78334            5595            1439
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  37571  HOUSEHOLDS WITH HIGH RENT BURDEN    15393
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              779         512       2209      11088        14588
$5,000-$10,000      5580        3230       3159        937        12906
$10,000-$15,000     4780         746        289         54         5869
>$15,000            2990         116         29          5         3140
TOTAL              14129        4604       5686      12084        36503
*********************
SANTA ROSA,CALIF.                        ****ALL HOUSING UNITS    77214
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1218 DILAPIDATED   2745. DILAPIDATED, ALL PLUMBING  2353.
MARGINAL HEATING  20902   MARGINAL HEATING, ALL PLUMBING  20249
NO HEATING         402    NO HEATING, ALL PLUMBING         214
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   839
                     ****   67861 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             62770            4332             861
INAD PLUMBING              667              92              63
TOTAL                    63437            4424             924
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  22470  HOUSEHOLDS WITH HIGH RENT BURDEN     8919
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000              696         375       1507       6409         8987
$5,000-$10,000      3584        1902       1684        347         7517
$10,000-$15,000     3287         354        163          5         3809
>$15,000            1423          19          0          0         1442
TOTAL               8990        2650       3354       6761        21755
*********************
SAVANNAH,GA.                             ****ALL HOUSING UNITS    61579
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4099 DILAPIDATED   4706. DILAPIDATED, ALL PLUMBING  3386.
MARGINAL HEATING  29858   MARGINAL HEATING, ALL PLUMBING  26085
NO HEATING         393    NO HEATING, ALL PLUMBING         246
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   409
                     ****   57910 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             49350            4924            1085
INAD PLUMBING             2982             654             257
TOTAL                    52332            5578            1342
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  24480  HOUSEHOLDS WITH HIGH RENT BURDEN     8510
                    <20%        20%-25%   25%-35%     >35%        TOTAL
<$5,000             1973        1622       2436       5984        12015
$5,000-$10,000      5813        1106        848        350         8117
$10,000-$15,000     2552         134         69          0         2755
>$15,000             913           4          0          0          917
TOTAL              11251        2866       3353       6334        23804
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SCRANTON,PA.                              ****ALL HOUSING UNITS    78899
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3720 DILAPIDATED   2486. DILAPIDATED, ALL PLUMBING  1287.
MARGINAL HEATING   5845   MARGINAL HEATING, ALL PLUMBING   4750
NO HEATING          240   NO HEATING, ALL PLUMBING            71
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3051
                     ****  75670 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             69134           3445            329
INAD PLUMBING             2962            129             55
TOTAL                    72096           3574            384
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  27364  HOUSEHOLDS WITH HIGH RENT BURDEN     5708
                     <20%        20%-25%   25%-35%     >35%       TOTAL
<$5,000              1938        1453       2171       4444       10006
$5,000-$10,000       9511         941        437         79       10968
$10,000-$15,000      3946          75         23          0        4044
>$15,000             1443           0          0          0        1443
TOTAL               16838        2469       2631       4523       26461
*********************
SEATTLE-EVERETT,WASH.                     ****ALL HOUSING UNITS    511237
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 12961 DILAPIDATED  14887. DILAPIDATED, ALL PLUMBING 10711.
MARGINAL HEATING  59602   MARGINAL HEATING, ALL PLUMBING  56445
NO HEATING          468   NO HEATING, ALL PLUMBING           280
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 12189
                     ****  473222 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            443768          18859           3385
INAD PLUMBING            10028            567            395
TOTAL                   453796          19426           3780
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 163716  HOUSEHOLDS WITH HIGH RENT BURDEN     56822
                     <20%        20%-25%   25%-35%     >35%       TOTAL
<$5,000              3921        3562       8867      40191       56541
$5,000-$10,000      24343       14290      14394       4240       57267
$10,000-$15,000     25267        3865       1050        108       30290
>$15,000            15497         388        100          0       15985
TOTAL               69028       22105      24411      44539      160083
*********************
SHERMAN-DENISON,TEX.                      ****ALL HOUSING UNITS     31586
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1816 DILAPIDATED    1856. DILAPIDATED, ALL PLUMBING  1271.
MARGINAL HEATING  16579   MARGINAL HEATING, ALL PLUMBING  14986
NO HEATING          195   NO HEATING, ALL PLUMBING            50
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   189
                     ****  27733 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             24767           1732            318
INAD PLUMBING             1067            167             95
TOTAL                    25834           1899            413
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8222  HOUSEHOLDS WITH HIGH RENT BURDEN     1942
                     <20%        20%-25%   25%-35%     >35%       TOTAL
<$5,000               672         456        662       1228        3018
$5,000-$10,000       2404         519        341         55        3319
$10,000-$15,000      1076          64          9          0        1149
>$15,000              398           0          0          0         398
TOTAL                4550        1039       1012       1283        7884
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SHREVEPORT,LA.                          ****ALL HOUSING UNITS   98601
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  9277 DILAPIDATED   7578. DILAPIDATED, ALL PLUMBING  4590.
MARGINAL HEATING  48228   MARGINAL HEATING, ALL PLUMBING  39531
NO HEATING          344   NO HEATING, ALL PLUMBING            48
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   802
                      ****  90866 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             74676            8198            2330
INAD PLUMBING             5819            2173            1286
TOTAL                    80495           10371            3616
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  30384  HOUSEHOLDS WITH HIGH RENT BURDEN     9640
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000              2922        1703       3148        7025       14798
$5,000-$10,000       7481        1243        729         235        9688
$10,000-$15,000      3048         186         57           0        3291
>$15,000             1178           8          0           0        1186
TOTAL               14629        3140       3934        7260       28963
*********************
SIOUX CITY,IOWA-NEBR.                   ****ALL HOUSING UNITS    39246
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2135 DILAPIDATED   1367. DILAPIDATED. ALL PLUMBING   679.
MARGINAL HEATING   3902   MARGINAL HEATING, ALL PLUMBING   3242
NO HEATING          117   NO HEATING, ALL PLUMBING            21
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1680
                      ****  36745 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             32548            2562             430
INAD PLUMBING             1526             109              61
TOTAL                    34074            2671             491
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10088  HOUSEHOLDS WITH HIGH RENT BURDEN     3198
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               650         523       1019        2334        4526
$5,000-$10,000       2556         631        340         122        3649
$10,000-$15,000      1111          46          5           0        1162
>$15,000              489           0          0           0         489
TOTAL                4806        1200       1364        2456        9826
*********************
SIOUX FALLS,S.DAK.                      ****ALL HOUSING UNITS    30329
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1429 DILAPIDATED    915. DILAPIDATED, ALL PLUMBING   454.
MARGINAL HEATING   1994   MARGINAL HEATING, ALL PLUMBING   1510
NO HEATING           28   NO HEATING, ALL PLUMBING             4
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1158
                      ****  28957 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING             25841            1986             288
INAD PLUMBING             1071              59              20
TOTAL                    26912            2045             308
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8962  HOUSEHOLDS WITH HIGH RENT BURDEN     2981
                     <20%        20%-25%    25%-35%      >35%       TOTAL
<$5,000               522         368        794        2145        3829
$5,000-$10,000       2053         690        497          86        3326
$10,000-$15,000      1218          53         10           0        1281
>$15,000              287           5          0           0         292
TOTAL                4080        1116       1301        2231        8728
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SOUTH BEND,IND.                               ****ALL HOUSING UNITS    90365
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2457 DILAPIDATED   2448. DILAPIDATED, ALL PLUMBING  1656.
MARGINAL HEATING    8874   MARGINAL HEATING, ALL PLUMBING   7982
NO HEATING            87   NO HEATING, ALL PLUMBING            76
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2116
                       ****   86680 OCCUPIED UNITS ****
                          <1.PPR             >1.PPR           >1.5PPR
ALL PLUMBING              79285              5268              676
INAD PLUMBING              1984               143               42
TOTAL                     81269              5411              718
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  18677  HOUSEHOLDS WITH HIGH RENT BURDEN      5220
                      <20%        20%-25%    25%-35%     >35%         TOTAL
<$5,000                728         573        1451       3601          6353
$5,000-$10,000        4559        1511        1059        174          7303
$10,000-$15,000       2877         217          40          5          3139
>$15,000              1322          10           0          0          1332
TOTAL                 9486        2311        2550       3780         18127
*********************
SPOKANE,WASH.                                 ****ALL HOUSING UNITS    99439
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3572 DILAPIDATED   3024. DILAPIDATED, ALL PLUMBING  1873.
MARGINAL HEATING  11889   MARGINAL HEATING, ALL PLUMBING  11099
NO HEATING           108   NO HEATING, ALL PLUMBING            39
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3678
                       ****   93681 OCCUPIED UNITS ****
                          <1.PPR             >1.PPR           >1.5PPR
ALL PLUMBING              86071              4958              639
INAD PLUMBING              2621                31               31
TOTAL                     88692              4989              670
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  28099  HOUSEHOLDS WITH HIGH RENT BURDEN     10128
                      <20%        20%-25%    25%-35%     >35%         TOTAL
<$5,000               1500        1169        2875       7933         13477
$5,000-$10,000        6181        1454        1075        203          8913
$10,000-$15,000       3219         215          76          0          3510
>$15,000              1359          10           0          0          1369
TOTAL                12259        2848        4026       8136         27269
*********************
SPRINGFIELD,ILL.                              ****ALL HOUSING UNITS    56930
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2422 DILAPIDATED   1760. DILAPIDATED, ALL PLUMBING   980.
MARGINAL HEATING    3733   MARGINAL HEATING, ALL PLUMBING   2838
NO HEATING            47   NO HEATING, ALL PLUMBING            35
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1850
                       ****   54374 OCCUPIED UNITS ****
                          <1.PPR             >1.PPR           >1.5PPR
ALL PLUMBING              48703              3670              630
INAD PLUMBING              1854               147               47
TOTAL                     50557              3817              677
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17127  HOUSEHOLDS WITH HIGH RENT BURDEN      4649
                      <20%        20%-25%    25%-35%     >35%         TOTAL
<$5,000                876         730        1407       3213          6226
$5,000-$10,000        3708        1280         915        180          6083
$10,000-$15,000       2732         245          48          0          3025
>$15,000              1259          14           5          0          1278
TOTAL                 8575        2269        2375       3393         16612
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SPRINGFIELD,MO.                          ****ALL HOUSING UNITS   54174
               ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  2630 DILAPIDATED   2047, DILAPIDATED, ALL PLUMBING  1199.
MARGINAL HEATING  11725   MARGINAL HEATING, ALL PLUMBING   9836
NO HEATING            94   NO HEATING, ALL PLUMBING            17
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   907
                  ****   51153 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            46154             2830              625
INAD PLUMBING            1815              354              158
TOTAL                   47969             3184              783
                  ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  15323  HOUSEHOLDS WITH HIGH RENT BURDEN     5146
                  <20%         20%-25%   25%-35%     >35%        TOTAL
<$5,000            853          889       1451       3807         7000
$5,000-$10,000    3736         1104        562        116         5518
$10,000-$15,000   1687           65         16          0         1768
>$15,000           584            8          0          0          592
TOTAL             6860         2066       2029       3923        14878
*********************
SPRINGFIELD,OHIO                         ****ALL HOUSING UNITS    50040
               ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  2036 DILAPIDATED   1793, DILAPIDATED, ALL PLUMBING  1137.
MARGINAL HEATING    7365   MARGINAL HEATING, ALL PLUMBING   6148
NO HEATING            43   NO HEATING, ALL PLUMBING            29
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   961
                  ****   48242 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING            43621             2806              447
INAD PLUMBING            1587              228               72
TOTAL                   45208             3034              519
                  ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  14760  HOUSEHOLDS WITH HIGH RENT BURDEN     3915
                  <20%         20%-25%   25%-35%     >35%        TOTAL
<$5,000            483          593       1184       3040         5300
$5,000-$10,000    4041         1017        407         91         5556
$10,000-$15,000   2391           68         16          0         2475
>$15,000           956            5          0          0          961
TOTAL             7871         1683       1607       3131        14292
*********************
SPRINGFIELD-CHICOPEE-HOLYOKE,MASS.-CONN ****ALL HOUSING UNITS   171504
               ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  4120 DILAPIDATED   4979, DILAPIDATED, ALL PLUMBING  3651.
MARGINAL HEATING  17114   MARGINAL HEATING, ALL PLUMBING  16099
NO HEATING           296   NO HEATING, ALL PLUMBING           254
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4103
                  ****  164661 OCCUPIED UNITS ****
                        <1.PPR            >1.PPR          >1.5PPR
ALL PLUMBING           150982             9979             1260
INAD PLUMBING            3542              158               86
TOTAL                  154524            10137             1346
                  ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  66446  HOUSEHOLDS WITH HIGH RENT BURDEN    19914
                  <20%         20%-25%   25%-35%     >35%        TOTAL
<$5,000           2205         2323       5481      15009        25018
$5,000-$10,000   15957         4797       2875        599        24228
$10,000-$15,000  10866          460        103         24        11453
>$15,000          4014            0          0          0         4014
TOTAL            33042         7580       8459      15632        64713
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STAMFORD,CONN.                             ****ALL HOUSING UNITS   66104
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1003 DILAPIDATED   1600. DILAPIDATED, ALL PLUMBING  1277.
MARGINAL HEATING   2221   MARGINAL HEATING, ALL PLUMBING   2143
NO HEATING           55   NO HEATING, ALL PLUMBING            50
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1425
                       ****   64486 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              60509            3027             497
INAD PLUMBING               871              79              56
TOTAL                     61380            3106             553
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  24295  HOUSEHOLDS WITH HIGH RENT BURDEN     6478
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000                353          247       653        3749         5002
$5,000-$10,000        2524         1618      2157        1172         7471
$10,000-$15,000       4048         1167       541         155         5911
>$15,000              4728          388       245          77         5438
TOTAL                11653         3420      3596        5153        23822
*********************
STEUBENVILLE-WEIRTON,OHIO-W.VA.            ****ALL HOUSING UNITS    53075
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3193 DILAPIDATED   1957. DILAPIDATED, ALL PLUMBING   928.
MARGINAL HEATING   5798   MARGINAL HEATING, ALL PLUMBING   4507
NO HEATING           59   NO HEATING, ALL PLUMBING            21
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2243
                       ****   51168 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              44898            3502             479
INAD PLUMBING              2350             418             154
TOTAL                     47248            3920             633
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12741  HOUSEHOLDS WITH HIGH RENT BURDEN      3266
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000                803          457       998        2578         4836
$5,000-$10,000        3848          706       252          38         4844
$10,000-$15,000       2007           60         6           0         2073
>$15,000               501            5         5           5          516
TOTAL                 7159         1228      1261        2621        12269
*********************
STOCKTON,CALIF.                            ****ALL HOUSING UNITS    96627
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2704 DILAPIDATED   3420. DILAPIDATED, ALL PLUMBING  2549.
MARGINAL HEATING  20634   MARGINAL HEATING, ALL PLUMBING  19662
NO HEATING          873   NO HEATING, ALL PLUMBING           336
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1773
                       ****   92372 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              81681            8310            2234
INAD PLUMBING              2115             266             194
TOTAL                     83796            8576            2428
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  33223  HOUSEHOLDS WITH HIGH RENT BURDEN     11551
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000               1627         1347      3097        8423        14494
$5,000-$10,000        6732         2300      1641         350        11023
$10,000-$15,000       4325          320        78           0         4723
>$15,000              1780           10         5           0         1795
TOTAL                14464         3977      4821        8773        32035
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SYRACUSE,N.Y.                              ****ALL HOUSING UNITS  201816
                   ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  7643 DILAPIDATED   6047. DILAPIDATED, ALL PLUMBING  3585.
MARGINAL HEATING  14169   MARGINAL HEATING, ALL PLUMBING  11293
NO HEATING          314   NO HEATING, ALL PLUMBING              88
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  6104
                      ****  192242 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING            177112             9249            1343
INAD PLUMBING             5470              411             124
TOTAL                   182582             9660            1467
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  64169  HOUSEHOLDS WITH HIGH RENT BURDEN    21689
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1863        1600        3927       15303        22693
$5,000-$10,000     12266        5659        4832        1126        23883
$10,000-$15,000     9885        1025         243          23        11176
>$15,000            4373          71          26           0         4470
TOTAL              28387        8355        9028       16452        62222
*********************
TACOMA,WASH.                               ****ALL HOUSING UNITS   133155
                   ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  3185 DILAPIDATED   4265. DILAPIDATED, ALL PLUMBING  3239.
MARGINAL HEATING  25279   MARGINAL HEATING, ALL PLUMBING  23747
NO HEATING          199   NO HEATING, ALL PLUMBING              86
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2083
                      ****  123421 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING            115024             6277            1106
INAD PLUMBING             1944              176              96
TOTAL                   116968             6453            1202
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  40964  HOUSEHOLDS WITH HIGH RENT BURDEN    14443
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1774        1000        2671       10286        15731
$5,000-$10,000      8620        3333        2812         572        15337
$10,000-$15,000     5471         449         139           5         6064
>$15,000            2256          59          21           0         2336
TOTAL              18121        4841        5643       10863        39468
*********************
TALLAHASSEE,FLA.                           ****ALL HOUSING UNITS    32572
                   ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  2889 DILAPIDATED   2162. DILAPIDATED, ALL PLUMBING  1231.
MARGINAL HEATING  13709   MARGINAL HEATING, ALL PLUMBING  11201
NO HEATING          193   NO HEATING, ALL PLUMBING              66
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   362
                      ****   31022 OCCUPIED UNITS ****
                         <1.PPR            >1.PPR         >1.5PPR
ALL PLUMBING             26555             1727             484
INAD PLUMBING             2077              663             275
TOTAL                    28632             2390             759
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12023  HOUSEHOLDS WITH HIGH RENT BURDEN     5377
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000              575         419         957        3979         5930
$5,000-$10,000      1796         814         702         235         3547
$10,000-$15,000     1037         191          27           0         1255
>$15,000             700          28           5           0          733
TOTAL               4108        1452        1691        4214        11465
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TAMPA-ST. PETERSBURG,FLA.               ****ALL HOUSING UNITS  393836
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 12702 DILAPIDATED  18457. DILAPIDATED, ALL PLUMBING 14365.
MARGINAL HEATING 165561   MARGINAL HEATING, ALL PLUMBING 156791
NO HEATING         2583   NO HEATING, ALL PLUMBING         2024
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5005
                     ****  370051 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           339252          19397           4759
INAD PLUMBING            9906           1496            631
TOTAL                  349158          20893           5390
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  92588  HOUSEHOLDS WITH HIGH RENT BURDEN    35299
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             5375       4133       9533      25801       44842
$5,000-$10,000     16120       5855       5711       1985       29671
$10,000-$15,000     8067       1207        425         51        9750
>$15,000            4971        144         20          8        5143
TOTAL              34533      11339      15689      27845       89406
********************
TERRE HAUTE,IND.                        ****ALL HOUSING UNITS    61895
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7821 DILAPIDATED   3603. DILAPIDATED, ALL PLUMBING  1083.
MARGINAL HEATING  12297   MARGINAL HEATING, ALL PLUMBING   7373
NO HEATING          187   NO HEATING, ALL PLUMBING           59
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   3141
                     ****   57912 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            48247           3208            514
INAD PLUMBING            5713            744            272
TOTAL                   53960           3952            786
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12699  HOUSEHOLDS WITH HIGH RENT BURDEN     3644
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              954        568       1048       2675        5245
$5,000-$10,000      3107        667        489         74        4337
$10,000-$15,000     1634         99         31          0        1764
>$15,000             519          7          5          0         531
TOTAL               6214       1341       1573       2749       11877
********************
TEXARKANA,TEX.-ARK.                     ****ALL HOUSING UNITS    35839
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4149 DILAPIDATED   2793. DILAPIDATED, ALL PLUMBING  1456.
MARGINAL HEATING  20461   MARGINAL HEATING, ALL PLUMBING  16553
NO HEATING          147   NO HEATING, ALL PLUMBING           50
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   286
                     ****   33007 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            27130           2327            532
INAD PLUMBING            2728            822            455
TOTAL                   29858           3149            987
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9071  HOUSEHOLDS WITH HIGH RENT BURDEN     2184
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             1047        546        800       1631        4024
$5,000-$10,000      2552        392        210         45        3199
$10,000-$15,000     1018         53          0          0        1071
>$15,000             266          0          0          0         266
TOTAL               4883        991       1010       1676        8560
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TOLEDO,OHIO-MICH.                       ****ALL HOUSING UNITS  220653
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  7285 DILAPIDATED   7180, DILAPIDATED, ALL PLUMBING  4833.
MARGINAL HEATING  29539   MARGINAL HEATING, ALL PLUMBING  25830
NO HEATING          135   NO HEATING, ALL PLUMBING           85
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4549
                     ****  212951 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING           194443          12179          1726
INAD PLUMBING            5668            661           293
TOTAL                  200111          12840          2019
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  59968  HOUSEHOLDS WITH HIGH RENT BURDEN    18064
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000             2025       1670       3520      13826       21041
$5,000-$10,000     13595       3994       2727        718       21034
$10,000-$15,000    10577        651        235         13       11476
>$15,000            4560        101         29          6        4696
TOTAL              30757       6416       6511      14563       58247
********************
TOPEKA,KANS.                            ****ALL HOUSING UNITS    51929
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  1378 DILAPIDATED   1503, DILAPIDATED, ALL PLUMBING  1059.
MARGINAL HEATING   5008   MARGINAL HEATING, ALL PLUMBING   4454
NO HEATING           14   NO HEATING, ALL PLUMBING           11
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1019
                     ****   49986 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            46115           2708            392
INAD PLUMBING            1098             65             15
TOTAL                   47213           2773            407
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17412  HOUSEHOLDS WITH HIGH RENT BURDEN     5332
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              748        584       1412       3587        6331
$5,000-$10,000      4087       1409        991        227        6714
$10,000-$15,000     2678        197         66          9        2950
>$15,000             965         36          0          0        1001
TOTAL               8478       2226       2469       3823       16996
********************
TRENTON,N.J.                            ****ALL HOUSING UNITS    96401
                  ***PHYSICALLY INADEQUATE UNITS***
INAD,PLUMBING  1752 DILAPIDATED   2745, DILAPIDATED, ALL PLUMBING  2181.
MARGINAL HEATING   5009   MARGINAL HEATING, ALL PLUMBING   4788
NO HEATING           21   NO HEATING, ALL PLUMBING           19
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2245
                     ****   93486 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR        >1.5PPR
ALL PLUMBING            87355           4522            769
INAD PLUMBING            1542             67             33
TOTAL                   88897           4589            802
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  31884  HOUSEHOLDS WITH HIGH RENT BURDEN     9989
                    <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              701        676       2063       6931       10371
$5,000-$10,000      5271       2839       2327        580       11017
$10,000-$15,000     5543        482        112         26        6163
>$15,000            3209         64         69          5        3347
TOTAL              14724       4061       4571       7542       30898
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TUCSON,ARIZ.                               ****ALL HOUSING UNITS  118452
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3294 DILAPIDATED   3989. DILAPIDATED, ALL PLUMBING  2928.
MARGINAL HEATING  23507   MARGINAL HEATING, ALL PLUMBING  21207
NO HEATING         1057   NO HEATING, ALL PLUMBING              597
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1212
                        ****  110785 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               97429            10618          2974
INAD PLUMBING               1690             1048           802
TOTAL                      99119            11666          3776
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  37333  HOUSEHOLDS WITH HIGH RENT BURDEN     13282
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1720        1319       2868         9488        15395
$5,000-$10,000      7432        2705       2180          728        13045
$10,000-$15,000     4521         426        150           17         5114
>$15,000            2457          24         25            0         2506
TOTAL              16130        4474       5223        10233        36060
********************
TULSA,OKLA.                                ****ALL HOUSING UNITS   171638
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5705 DILAPIDATED   6661. DILAPIDATED, ALL PLUMBING  4823.
MARGINAL HEATING  42270   MARGINAL HEATING, ALL PLUMBING  37748
NO HEATING          274   NO HEATING, ALL PLUMBING               90
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1737
                        ****  159476 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING              146092             8782          1452
INAD PLUMBING               4064              538           239
TOTAL                     150156             9320          1691
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  48626  HOUSEHOLDS WITH HIGH RENT BURDEN     15944
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             2578        2073       4146        10971        19768
$5,000-$10,000     10883        3230       2739          718        17570
$10,000-$15,000     5962         643        152           32         6789
>$15,000            2741          99         36            7         2883
TOTAL              22164        6045       7073        11728        47010
********************
TUSCALOOSA,ALA.                            ****ALL HOUSING UNITS    35451
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4493 DILAPIDATED   2772. DILAPIDATED, ALL PLUMBING  1325.
MARGINAL HEATING  14759   MARGINAL HEATING, ALL PLUMBING  10554
NO HEATING           82   NO HEATING, ALL PLUMBING               29
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   365
                        ****   32916 OCCUPIED UNITS ****
                           <1.PPR           >1.PPR         >1.5PPR
ALL PLUMBING               27047             2087           596
INAD PLUMBING               2914              868           469
TOTAL                      29961             2955          1065
                        ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  12333  HOUSEHOLDS WITH HIGH RENT BURDEN      4422
                    <20%        20%-25%    25%-35%      >35%        TOTAL
<$5,000             1300         858       1320         3249         6727
$5,000-$10,000      2570         373        251           88         3282
$10,000-$15,000     1180          56          7            0         1243
>$15,000             405           0          0            0          405
TOTAL               5455        1287       1578         3337        11657
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TYLER,TEX.                                   ****ALL HOUSING UNITS   33983
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3280 DILAPIDATED   2466. DILAPIDATED, ALL PLUMBING  1409.
MARGINAL HEATING  17834   MARGINAL HEATING, ALL PLUMBING  14767
NO HEATING           127   NO HEATING, ALL PLUMBING             23
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   278
                      ****   31023 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             26253            2106              504
INAD PLUMBING             2004             660              348
TOTAL                    28257            2766              852
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   8531  HOUSEHOLDS WITH HIGH RENT BURDEN      2075
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000                833          586       790        1517         3726
$5,000-$10,000        2390          403       183          17         2993
$10,000-$15,000       1080           60         7           5         1152
>$15,000               300           19         0           0          319
TOTAL                 4603         1068       980        1539         8190
*********************
UTICA-ROME,N.Y.                              ****ALL HOUSING UNITS   109484
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5352 DILAPIDATED   3797. DILAPIDATED, ALL PLUMBING  2073.
MARGINAL HEATING  12111   MARGINAL HEATING, ALL PLUMBING   9862
NO HEATING           154   NO HEATING, ALL PLUMBING             78
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3804
                      ****  103486 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             94159            5149              672
INAD PLUMBING             3900             278               93
TOTAL                    98059            5427              765
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  33932  HOUSEHOLDS WITH HIGH RENT BURDEN      9148
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000               1605         1283      2653        6845        12386
$5,000-$10,000        9210         2039      1221         200        12670
$10,000-$15,000       5443          241        80           0         5764
>$15,000              1905           13         7           0         1925
TOTAL                18163         3576      3961        7045        32745
*********************
VALLEJO-NAPA,CALIF.                          ****ALL HOUSING UNITS    80251
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING   722 DILAPIDATED   2363. DILAPIDATED, ALL PLUMBING  2130.
MARGINAL HEATING  14835   MARGINAL HEATING, ALL PLUMBING  14499
NO HEATING           155   NO HEATING, ALL PLUMBING            109
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   574
                      ****   76218 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             70586            5038              959
INAD PLUMBING              537              57               41
TOTAL                    71123            5095             1000
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  28721  HOUSEHOLDS WITH HIGH RENT BURDEN      9675
                      <20%        20%-25%   25%-35%      >35%        TOTAL
<$5,000                798          577      1755        6316         9446
$5,000-$10,000        5809         2617      2285         428        11139
$10,000-$15,000       4770          461        49           0         5280
>$15,000              1817           13         0           7         1837
TOTAL                13194         3668      4089        6751        27702
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VINELAND-MILLVILLE-BRIDGETON,N.J.          ****ALL HOUSING UNITS    38932
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1904 DILAPIDATED   1460. DILAPIDATED, ALL PLUMBING   846.
MARGINAL HEATING    4548   MARGINAL HEATING, ALL PLUMBING    3464
NO HEATING            95   NO HEATING, ALL PLUMBING              41
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   876
                       ****  37086 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              32911            2512             514
INAD PLUMBING              1373             290             125
TOTAL                     34284            2802             639
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  11336  HOUSEHOLDS WITH HIGH RENT BURDEN     3670
                       <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000                 433         441        1170       2391         4435
$5,000-$10,000         2592         994         598        101         4285
$10,000-$15,000        1576          68          15          0         1659
>$15,000                584           9           0          0          593
TOTAL                  5185        1512        1783       2492        10972
*********************
WACO,TEX.                                  ****ALL HOUSING UNITS     52510
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  2307 DILAPIDATED   3024. DILAPIDATED, ALL PLUMBING  2281.
MARGINAL HEATING   26073   MARGINAL HEATING, ALL PLUMBING   23983
NO HEATING           158   NO HEATING, ALL PLUMBING              58
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   341
                       ****  48069 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING              42914            3441             881
INAD PLUMBING              1412             302             126
TOTAL                     44326            3743            1007
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  15770  HOUSEHOLDS WITH HIGH RENT BURDEN     4720
                       <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000                1527        1061        1719       3447         7754
$5,000-$10,000         4130         641         327        105         5203
$10,000-$15,000        1484          78          20          0         1582
>$15,000                615           6           0          0          621
TOTAL                  7756        1786        2066       3552        15160
*********************
WASHINGTON,D.C.-MARYLAND-VIRGINIA          ****ALL HOUSING UNITS   937518
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING 14739 DILAPIDATED  32412. DILAPIDATED, ALL PLUMBING 27663.
MARGINAL HEATING   44692   MARGINAL HEATING, ALL PLUMBING   38418
NO HEATING           797   NO HEATING, ALL PLUMBING             556
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS 11720
                       **** 898496 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR          >1.5PPR
ALL PLUMBING             827908           57487           15989
INAD PLUMBING             10472            2629            1188
TOTAL                    838380           60116           17177
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS 477354  HOUSEHOLDS WITH HIGH RENT BURDEN   133003
                       <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000                4640        5057       18208      78829       106734
$5,000-$10,000        64732       48395       45149      14618       172894
$10,000-$15,000       86900       13694        5912        927       107433
>$15,000              75358        4241        1386         79        81064
TOTAL                231630       71387       70655      94453       468125
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WATERBURY,CONN.                          ****ALL HOUSING UNITS   67097
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1290 DILAPIDATED   2198, DILAPIDATED, ALL PLUMBING  1783.
MARGINAL HEATING  11419   MARGINAL HEATING, ALL PLUMBING  10963
NO HEATING          129   NO HEATING, ALL PLUMBING           119
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1207
                      ****   64438 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             58405           4794             639
INAD PLUMBING             1163             76              16
TOTAL                    59568           4870             655
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  24298  HOUSEHOLDS WITH HIGH RENT BURDEN     5829
                     <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000               596        493       1424        4375        6888
$5,000-$10,000       6043       1666       1024         182        8915
$10,000-$15,000      5039        314         50           0        5403
>$15,000             2318         18          5           0        2341
TOTAL               13996       2491       2503        4557       23547
*********************
WATERLOO,IOWA                            ****ALL HOUSING UNITS    41257
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1612 DILAPIDATED   1203, DILAPIDATED, ALL PLUMBING   684.
MARGINAL HEATING   2872   MARGINAL HEATING, ALL PLUMBING   2512
NO HEATING           29   NO HEATING, ALL PLUMBING             0
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1561
                      ****   39638 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING             35346           2963             384
INAD PLUMBING             1241             88              41
TOTAL                    36587           3051             425
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS   9871  HOUSEHOLDS WITH HIGH RENT BURDEN     3533
                     <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000               457        317        801        2550        4125
$5,000-$10,000       2035        811        585          74        3505
$10,000-$15,000      1393        122         16           0        1531
>$15,000              470          0          0           0         470
TOTAL                4355       1250       1402        2624        9631
*********************
WEST PALM BEACH,FLA.                     ****ALL HOUSING UNITS   135131
                   ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5831 DILAPIDATED   7696, DILAPIDATED, ALL PLUMBING  5818.
MARGINAL HEATING  54342   MARGINAL HEATING, ALL PLUMBING  50914
NO HEATING         7857   NO HEATING, ALL PLUMBING          6351
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  1197
                      ****  123347 OCCUPIED UNITS ****
                         <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            108515           9403            3425
INAD PLUMBING             3946           1483            1160
TOTAL                   112461          10886            4585
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  39156  HOUSEHOLDS WITH HIGH RENT BURDEN    13977
                     <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000              2103       1453       3023        9737       16316
$5,000-$10,000       6967       2563       2365        1149       13044
$10,000-$15,000      4221        592        310         130        5253
>$15,000             2828        232        158          63        3281
TOTAL               16119       4840       5856       11079       37894
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WHEELING,W.VA.-OHIO                     ****ALL HOUSING UNITS    62457
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  5025 DILAPIDATED   3066. DILAPIDATED, ALL PLUMBING  1447.
MARGINAL HEATING  15277   MARGINAL HEATING, ALL PLUMBING  12235
NO HEATING           84   NO HEATING, ALL PLUMBING            48
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2307
                     ****   59442 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            51804           3263             494
INAD PLUMBING            3793            582             205
TOTAL                   55597           3845             699
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  17025  HOUSEHOLDS WITH HIGH RENT BURDEN      4168
                    <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000             1481        978       1403       3365        7227
$5,000-$10,000      5264        515        242         57        6078
$10,000-$15,000     2259         28          9          0        2296
>$15,000             623          0          0          0         623
TOTAL               9627       1521       1654       3422       16224
********************
WICHITA,KANS.                           ****ALL HOUSING UNITS    134367
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3234 DILAPIDATED   4206. DILAPIDATED, ALL PLUMBING  3164.
MARGINAL HEATING  18629   MARGINAL HEATING, ALL PLUMBING  16606
NO HEATING          135   NO HEATING, ALL PLUMBING            58
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2219
                     ****  125051 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING           114258           8455            1423
INAD PLUMBING            2144            194              75
TOTAL                  116402           8649            1498
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  42566  HOUSEHOLDS WITH HIGH RENT BURDEN     12872
                    <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000             1470       1649       3542       8821       15482
$5,000-$10,000     11356       3536       2001        423       17316
$10,000-$15,000     5735        418        124         15        6292
>$15,000            2049         41         11          0        2101
TOTAL              20610       5644       5678       9259       41191
********************
WICHITA FALLS,TEX.                      ****ALL HOUSING UNITS     44055
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  1246 DILAPIDATED   2061. DILAPIDATED, ALL PLUMBING  1660.
MARGINAL HEATING  17653   MARGINAL HEATING, ALL PLUMBING  16828
NO HEATING          356   NO HEATING, ALL PLUMBING           150
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   689
                     ****   39803 OCCUPIED UNITS ****
                        <1.PPR          >1.PPR         >1.5PPR
ALL PLUMBING            36390           2715             465
INAD PLUMBING             625             73              27
TOTAL                   37015           2788             492
                     ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  13107  HOUSEHOLDS WITH HIGH RENT BURDEN      3420
                    <20%       20%-25%   25%-35%      >35%       TOTAL
<$5,000             1235        808       1191       2217        5451
$5,000-$10,000      3784        706        491        127        5108
$10,000-$15,000     1379         93         12          0        1484
>$15,000             578          3          0          0         581
TOTAL               6976       1610       1694       2344       12624
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WILKES-BARRE-HAZLETON,PA.                       ****ALL HOUSING UNITS  116138
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6153 DILAPIDATED   3925. DILAPIDATED, ALL PLUMBING  1943.
MARGINAL HEATING  11844   MARGINAL HEATING, ALL PLUMBING   9160
NO HEATING          442   NO HEATING, ALL PLUMBING           256
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  4230
                      ****  111694 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING            101768            4500            472
INAD PLUMBING             4992             434            103
TOTAL                   106760            4934            575
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  36794  HOUSEHOLDS WITH HIGH RENT BURDEN     8579
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              2533       2077      3119       6733       14462
$5,000-$10,000      12027       1361       568         71       14027
$10,000-$15,000      5167         98        22          0        5287
>$15,000             1686          0         0          0        1686
TOTAL               21413       3536      3709       6804       35462
*********************
WILMINGTON,DEL.-N.J.-MD.                        ****ALL HOUSING UNITS   155121
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  4509 DILAPIDATED   4803. DILAPIDATED, ALL PLUMBING  3350.
MARGINAL HEATING  14105   MARGINAL HEATING, ALL PLUMBING  11272
NO HEATING          234   NO HEATING, ALL PLUMBING           140
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2256
                      ****  148697 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING            137816            6920            882
INAD PLUMBING             3321             640            227
TOTAL                   141137            7560           1109
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  45167  HOUSEHOLDS WITH HIGH RENT BURDEN    12329
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000              1265       1190      3124       8580       14159
$5,000-$10,000      10083       4156      2484        568       17291
$10,000-$15,000      7798        628       158         11        8595
>$15,000             3959        113        30          6        4108
TOTAL               23105       6087      5796       9165       44153
*********************
WILMINGTON,N.C.                                 ****ALL HOUSING UNITS    40498
                  ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3322 DILAPIDATED   2881. DILAPIDATED, ALL PLUMBING  1811.
MARGINAL HEATING  18355   MARGINAL HEATING, ALL PLUMBING  15485
NO HEATING          460   NO HEATING, ALL PLUMBING           268
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS   492
                      ****   33581 OCCUPIED UNITS ****
                         <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING             28905            2148            344
INAD PLUMBING             1955             573            244
TOTAL                    30860            2721            588
                      ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  10906  HOUSEHOLDS WITH HIGH RENT BURDEN     3266
                     <20%       20%-25%   25%-35%     >35%       TOTAL
<$5,000               889        774      1068       2214        4945
$5,000-$10,000       2739        624       301         74        3738
$10,000-$15,000      1173        110        23          0        1306
>$15,000              415          5         0          0         420
TOTAL                5216       1513      1392       2288       10409
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WORCESTER,MASS.                              ****ALL HOUSING UNITS  108031
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  3642 DILAPIDATED   3737. DILAPIDATED, ALL PLUMBING  2564.
MARGINAL HEATING  20685   MARGINAL HEATING, ALL PLUMBING  19368
NO HEATING          146   NO HEATING, ALL PLUMBING           95
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  2669
                       ****  104770 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING              95781            5730             688
INAD PLUMBING              3138             121              55
TOTAL                     98919            5851             743
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  41593  HOUSEHOLDS WITH HIGH RENT BURDEN    11551
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               1132        1293       3077        8808        14310
$5,000-$10,000        9803        3143       1974         383        15303
$10,000-$15,000       7618         260         88           5         7971
>$15,000              3025          20         13           0         3058
TOTAL                21578        4716       5152        9196        40642
*********************
YORK,PA.                                     ****ALL HOUSING UNITS   108616
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  7230 DILAPIDATED   4153. DILAPIDATED, ALL PLUMBING  1824.
MARGINAL HEATING  13210   MARGINAL HEATING, ALL PLUMBING   9486
NO HEATING          217   NO HEATING, ALL PLUMBING           77
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  3883
                       ****  105004 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING              94112            4485             664
INAD PLUMBING              5916             491             192
TOTAL                    100028            4976             856
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  26532  HOUSEHOLDS WITH HIGH RENT BURDEN     6048
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               1454         989       2012        4493         8948
$5,000-$10,000        7983        1480        680          94        10237
$10,000-$15,000       4772         165         23           5         4965
>$15,000              1579          14          0           0         1593
TOTAL                15788        2648       2715        4592        25743
*********************
YOUNGSTOWN-WARREN,OHIO                       ****ALL HOUSING UNITS   167749
                    ***PHYSICALLY INADEQUATE UNITS***
INAD.PLUMBING  6271 DILAPIDATED   5089. DILAPIDATED, ALL PLUMBING  3068.
MARGINAL HEATING  13261   MARGINAL HEATING, ALL PLUMBING  11402
NO HEATING          132   NO HEATING, ALL PLUMBING          100
ALL PLUMBING,CENTRAL HEATING, INCOMPLETE KITCHEN, NO DIRECT ACCESS  5273
                       ****  162453 OCCUPIED UNITS ****
                          <1.PPR           >1.PPR        >1.5PPR
ALL PLUMBING             146759           10151            1352
INAD PLUMBING              4866             677             214
TOTAL                    151625           10828            1566
                       ****RENT/INCOME STATISTICS****
OCCUPIED RENTAL UNITS  38691  HOUSEHOLDS WITH HIGH RENT BURDEN    10092
                      <20%        20%-25%    25%-35%     >35%        TOTAL
<$5,000               1303         949       2402        7388        12042
$5,000-$10,000       10215        2628       1678         288        14809
$10,000-$15,000       7239         419         47           5         7710
>$15,000              2875          14          0           0         2889
TOTAL                21632        4010       4127        7681        37450
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APPENDIX D

DEFINITIONS OF SOCIAL CLASS AND THE PUBLIC IMAGE OF HOUSING LEVELS *

The Social Class Concept

The social class concept was introduced to American sociology by Robert S. Lynd and Helen M. Lynd through their studies of Muncie, Indiana, in the 1920s and 1930s. Their findings were published in two books, referring to Muncie as "Middletown."[1] A more definitive view of social class in American communities was presented by W. Lloyd Warner and his associates in their "Yankee City" series, which summarized observations during the early 1930s in a New England seaport town, Newburyport, Massachusetts.[2] Other landmark works in this field, which grew out of research during the 1930s, 1940s and early 1950s, are Deep South, a study of Natchez, Mississippi, by Davis and the Gardners; Democracy in Jonesville, another study by Warner and associates, this time of a small town in Illinois; and Social Class and Mental Illness, an examination by Hollingshead and Redlich of social structure in New Haven.[3]

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*These definitions apply to Chapter 5 of this report.

[1] See Robert S. Lynd and Helen Merrell Lynd, Middletown: A Study in American Culture (New York: Harcourt, Brace and Company, 1929); and Lynd and Lynd, Middletown in Transition (New York: Harcourt, Brace and Company, 1937).

[2] See W. Lloyd Warner and Paul S. Lunt, The Social Life of the Modern Community (New Haven: Yale University Press, 1941); and Warner and Lunt, The Status System of the Modern Community (New Haven: Yale University Press, 1942).

[3] See Allison Davis, Burleigh B. Gardner and Mary R. Gardner, Deep South (Chicago: University of Chicago Press, 1941); W. Lloyd Warner and Associates, Democracy in Jonesville (New York: Harper & Row, 1949); and August B. Hollingshead and Fredrick C. Redlich, Social Class and Mental Illness (New York: John Wiley & Sons, 1958).

An excellent summarization of the social class concept, as it emerged in these and other sociological researches of the period, may be found in Joseph Kahl's The American Class Structure.[4] A subsequent addition to the literature is Coleman and Neugarten's Social Status in the City, an examination of status patterns in the Kansas City area in the 1950s and 1960s.[5] In recent years the political scientist Edward Banfield has employed this social class concept to lend understanding to "the urban crisis" in The Unheavenly City, and sociologists Bensman and Vidich have updated it in The New American Society.[6]

The most important contribution of the social class concept for present purposes is that while the correlation between occupational status and social class position is high, social class groupings in America have been observed as something more complex than occupational groups or income levels. The social class concept holds that status groups in the United States are categories of persons who share patterns of community participation and social interaction; they are groupings of families whose life styles and value systems are remarkably similar, and whose similarities in these respects often bridge considerable differences in occupational status or income.

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[4] See Joseph A. Kahl, The American Class Structure (New York: Rinehart & Company, 1957).

[5] See Richard P. Coleman and Bernice L. Neugarten, Social Status in the City (San Francisco: Jossey-Bass Inc., 1971).

[6] See Edward C. Banfield, The Unheavenly City (Boston: Little, Brown & Company, 1968); and Joseph Bensman and Arthur J. Vidich, The New American Society: The Revolution of the Middle Class (Chicago: Quadrangle Books, 1971).

The names used by sociologists for the social classes have varied, but the groups identified have been more or less constant in character. The top class, a very tiny group, has almost always been referred to as the upper class. The next highest -- out of five major classes -- has usually been designated the upper-middle class (although references to it as class II or the managerial and professional class occur occasionally). The lowest of the five has been named the lower-lower class by some observers, but more commonly is simply designated the lower class; there has also been a recent trend toward labeling it the underclass. Between these extremes are the two class groupings into which the bulk of Americans fall -- the middle majority, as Warner and associates spoke of it in Democracy in Jonesville. The higher of these two central classes was designated the lower-middle class by both Lynd and Warner in their first publications. As for the name of the lower of the two, they differed -- Lynd calling it the working class and Warner the upper-lower. As the years have passed much of this terminology has become less than satisfactory, especially since it is frequently at odds with the lay vocabulary.

For this presentation, the naming and grouping practice has been followed which seems to have greatest current professional acceptance. That is, the highest and second highest classes have been treated as essentially one group -- upper status Americans. The two large center classes have been called the middle class and working class, respectively, thus honoring their sociological lineage and reflecting their traditional values, yet recognizing that the former is truly above the statistical middle, rather than at it, in income and status. As for the small, bottom stratum of society, this has been referred to as the lower class, the pejorative title mirroring popular attitudes toward it, as well as the sociological fact of the matter.

To aid the reader in understanding what is meant by these social class terms, the following updated definitions of each are offered here. It will be noted that these definitions are not embracing: rather, they center on the types of families and individuals who are the prototypes of each class, forming the numerical core of its membership.[7]

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[7] Above this numerical core are found families in each class who are relatively elite in status within the class, usually higher in income than class average, and also in manifest living standard, but not necessarily higher in any other way, and certainly not in educational background or cultural values. Meanwhile, in each class there are families below the numerical core in income or living standard, or in some other fashion, who are nevertheless marginally part of the class, usually as a result of subscribing to its values, attaining equality in educational background, and partial social acceptance by the mainstream of its members.

These differences in status within each class have led the author to divide each class into three substrata according to income level: the groupings thus produced have been labeled "underprivileged" (referring to families whose incomes run markedly below class average), "average" and "overprivileged" (families above average in income as compared with others of their class, regardless of whether they are "overprivileged" by any national criterion of such an economic status).

Consumption strategies have been observed to reflect this income position within each class; indeed, actual market behavior seems to be more closely related to this than to predictions of behavior based on income status alone. Examples of this class influence on income usage were discussed in "The Significance of Social Stratification in Selling," Proceedings of the Forty-Third National Conference of the American Marketing Association, 1960, pp. 171-180; this paper has been widely reprinted in college marketing textbooks.

Housing and neighborhood choices can be understood much better if both class position and income status within the class are identified.

1. The Upper-Status Group

At the core of this classification are professionals and managers in business and government. In these families, both the husband and wife are usually college-educated, often with advanced degrees; their college years were typically spent at the public university or land-grant college in their home state, or perhaps at one of the more respected private schools (often, indeed, at one of the nation's many "good liberal arts colleges"). This educational background gave them a head start in attaining this occupational status level, although there has always been a noteworthy percentage who have reached it without such an educational advantage -- this, however, seems to be diminishing at the present time.

Share of population: Approximately 12.5 percent of American families are identified with the upper-status group -- 1.2 or 1.3 percent are definitely upper class, another 6.2 or 6.3 percent are solidly upper-middle class, and about 5.0 percent are marginally upper-middle class.

Income level: Incomes of those who are solidly upper-middle class range from \$24,000 up to \$37,500. This refers to urban areas and to families where the household head has reached the prime years of his earning power; government officials, educators, others in social service, the arts, and the media may earn less than this yet be considered part of the upper-status group as a result of their tastes, cultural level, and superior educational credentials.

The top prestige group: Families of upper-class social position usually have much higher incomes than the upper-status group average cited above.

Sometimes this extra affluence is the result of inheritance, but most commonly it has come through self-achieved business or professional "success."

The marginal group: At the opposite extreme of financial standing within the upper-status group are younger families and many of mature years whose occupational choice has been one of the low-paying professions. Such families may be attempting to lead an upper-status life-style on as little as $12,000 or $15,000 a year; the housing and neighborhood strategies they pursue -- "compromises," as it were -- are a very special product of this combination of high social position and relatively modest income.

2. The Middle Class

At the core of this status group are clerical and sales workers, low-salaried professionals, technicians, semi-managerial employees of moderate income, and proprietors of small businesses. This is the prototype "white-collar" class. However, sociologists have observed that nearly two out of every five middle-class families are headed by higher-income "blue-collar workers" -- craftsmen, foremen, small contractors, and men employed in service industries. When such families are middle class rather than working class in social identification, this is not solely the product of an above-average income. Rather, it is a matter of social aspiration for such identification; and frequently the wife can be found working in a white-collar occupation to supplement the family earnings (often, indeed, as a school teacher).

Education: College attendance is common, but not too many of the men and women of the middle class, except those who are under thirty-five years of age, have earned college degrees; high-school graduates are more typical, especially among those past fifty.

Incomes: Family incomes most commonly concentrate between $12,000 and $17,400 (1973 dollars) -- in other words, within the bracket defined by the Bureau of Labor Statistics as the "intermediate standard of living" for urban areas.

Share of population: Approximately 32.5 percent of American families are identified socially with this middle-status group -- and it is steadily growing, primarily by absorption from the working class.

Special note on consumption goals: Somewhere between 40 and 50 percent of all middle-class families, while in the middle years of adulthood, attain the "higher standard of living" (an income exceeding $17,350 -- 1973 dollars, urban average), as declared by the Bureau of Labor Statistics. Such high-earning, middle-class families (quite often through the aid of a working wife) can thereby afford to live nearly as well as, or better than, the less prosperous upper-status families; they almost always occupy houses of at least "Pleasantly Good" status, and it is not uncommon to find them adopting budgetary strategies that maximize their chances of achieving housing at the "Very Good" level.

3. The Working Class

At the core of this class are households headed by the rank and file of blue-collar workers -- men variously employed in construction crafts, service occupations (as policemen and firemen), transportation, and on assembly lines. Wives, if they work, may be employed in offices or as salesclerks in stores; but just as commonly they will also work in service occupations or in factories.

Education: High-school graduation is typical only for the men and women of this class who are under forty-five years of age. Among those past that age only one, two, or three years of high-school attendance is the rule; a small percentage of young adults have attended junior college or trade schools.

Income: Household incomes range in the main from $7,800 to $11,900 (1973 dollars) -- in other words, within the bracket defined by the Bureau of Labor Statistics as the "lower standard of living" for urban areas.

Share of population: Approximately 37.5 percent of American families are identified in social status and consumption patterns with the working class. Of these, in any given year, up to one-third, possibly more, attain an income level suggested previously as high enough for the "intermediate living standard."

Special note on market behavior: A characteristic of working-class households is that when they reach the "intermediate" level of earnings, either sporadically or consistently, they choose to spend this "extra" in distinctly non-middle-class ways. They buy bigger cars, more expensive household appliances, more outdoor recreational equipment (boats or campers), but not the kinds of furniture, clothes, cultural experiences, or travel luxuries that the middle class leans toward. And when they "improve" their housing situation , they tend to do so by remodeling the house they already occupy and/or getting "a bigger one down the street" -- or else finding a "bargain" in some rural fringe area -- rather than attempting to move to a middle-class neighborhood (where they feel they would get less house for their money).

4. The Lower Class

At the core of this class are people below the "poverty line" or not much above it. Family incomes concentrate between $3,300 a year and $6,600 (1973 dollars), and may run much higher than that in very large families which have been impoverished more by the burden of their numbers than by insufficient earnings; many of these households are on welfare, especially those in which a woman is the household head.

Occupation: Men of this class are frequently unemployed; those who work may do so in unskilled jobs (as day laborers, trash haulers, dish-washers, street sweepers, etc.) or as semi-skilled assembly-line operatives in low-paying industries; some are in service jobs as maintenance men, porters, or short-order cooks. Women are most commonly domestics in private employ or maids in institutional or commercial enterprises. Some work in industry, performing routine assembly-line functions or as packers and wrappers.

Education: Handicaps of early school departure are common -- those under age thirty-five usually dropped out before high-school graduation, those over fifty-five usually left school without finishing eighth grade.

Share of population: Approximately 17.5 percent of American adults are identified with the lower class -- but since the birthrate is unusually high at this level, as many as 25 or 27 percent of the nation's children grow up in the lower class.

Ethnicity: The majority of lower-class Americans are identified with one or another of the "disadvantaged minority groups," but blacks, taken alone, do not account for more than 30 percent of the total. Chicanos, Puerto Ricans, Filipinos, and persons identified as American Indian in origin total another 25 percent. Whites of other ethnic stocks, including "old Americans" who can date the arrival of one or more of their ancestors to colonial days, make up the other 45 percent. At least half of this latter group are rural in residence, not urban, with heavy concentrations in Appalachia and the Ozarks.

Seven Levels of Housing in Public Imagery

This appendix presents a "snapshot" of findings from a recent investigation in Boston and Kansas City into public images of housing levels. A far more detailed version of the findings has been given in a Joint Center working paper entitled "Seven Levels of Housing: An Exploration in Public Imagery."[8]

The goal of this research has been to look at the total range of housing from best to worst, through the eyes of the Boston and Kansas City publics, so that definitions of housing levels can be drawn which reflect the lay citizen's view. Central to this research has been a preliminary effort to determine what the mainstream of Americans (as represented in this instance by the Boston and Kansas City samples) regard as "substandard housing" in contrast to "standard." This differentiation has been placed in the wider context of what kind of housing is looked upon as "slum" and what kind is thought of as better than the average man can usually expect to occupy.

From this preliminary survey, analysis has established seven levels of housing in popular perception. These levels have been labeled: "Prestige Class," "Very Good," "Pleasantly Good," "Standard-Comfortable," "Standard-Marginal," "Substandard," and "Slum."

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[8] The full bibliographic reference here is Richard Patrick Coleman, "Seven Levels of Housing: An Exploration in Public Imagery" (Cambridge: Joint Center for Urban Studies of the Massachusetts Institute of Technology and Harvard University, Working Paper No. 20, April 1973).

Characteristics of each level are summarized below; each "snapshot" includes an opening general statement on the hierarchic significance of each level followed by illustrative phrases or protopype examples drawn from the public responses; also presented are images of the kinds of families that typically live in each level of housing, notions about current market values and monthly rentals, and the author's estimates (based on comparison of the imagery characteristics with the 1970 Census data) on the percentage of metropolitan area housing identified with each level.

1. The Prestige Class Level

This is housing so very, very far from ordinary in terms of amenity and costs that it is identified in the public mind with the world of a "success elite;" that is, occupancy of such housing is assumed to be drawn from that very small percentage of men and their families who "really have it made" financially.

Prototypes: "Estates," "mansions,""luxury spreads in suburbia," "fancy townhouses," and "elegant penthouses."

Who lives there? Business owners, executives, professionals, and politicians "making at least $35,000 or $40,000 a year" -- on up to "the really, really wealthy."

Associated market values: $70,000 and up for single-family houses in Boston (June 1971), and from $60,000 up in Kansas City (December 1972); rental units would be "$600 or more" a month in both places.

Estimated distribution in metropolitan areas: 1 percent, or 1.5 percent at most, as a national average.

2. The Very Good Level

This is housing that is below the mansion class but nonetheless awe-inspiring to the average man, since it is of such quality, size, and expensiveness as to be clearly beyond his hopes or plans.

Prototype: Eight-room houses, either older and traditional in style, in top condition and excellent location, or "custom contemporary -- with all the trimmings."

Who lives there? Financially well-situated managerial and professional class families with annual incomes around $25,000 or $30,000.

Associated market values: $42,000 up to $69,500 for single-family homes in Boston (June 1971), or $35,500 up to $59,500 in Kansas City (December 1972); rentals are "somewhere in the $400s -- or maybe $500" in both places.

Estimated distribution in metropolitan areas: 4 percent to 5 percent, as a national average.

3. The Pleasantly Good Level

This is housing which is within the range of the common man's aspirations but is definitely above standard in status. Indeed, a family occupying housing at this level of public esteem is seen to have achieved the "good life," middle-income style, U.S.A.

Prototype: A seven-room house in good condition and good neighborhood location; ideally of postwar construction, in split-level, ranch, Cape, or modified colonial style; the extra room included above "Standard-Comfortable" may be either a fourth bedroom or a family room (and if not the latter, then a recreation area is expected in the basement); a second bath and a two-car garage are also looked for as part of the package (the latter certainly in Kansas City, but not necessarily in Boston).

Who lives there? Families who have reached $15,000 or $16,000 a year (1973) in income on a consistent basis -- or people with less income who have stretched themselves in order to have better-than-standard housing.

Associated market values: $28,000 up to $41,900 in Boston (June 1971), or $23,500 to $35,400 in Kansas City (December 1972); rental units of comparable status, mostly in new highrises or townhouse complexes, or in older luxury buildings, beginning at $240 a month in Boston (June 1971) and $230 a month in Kansas City (December 1972), often for only three or four rooms.

Estimated distribution in metropolitan areas: 13 percent to 15 percent, as a national average.

4. The Standard-Comfortable Level

This mid-level of housing is often spoken of as "nothing extra"; but it is judged at least sufficient in size and condition to be satisfactorily comfortable to the family with an average number of members and a solidly average income.

Prototype: Six-room, post-War II tract houses of ranch or Cape styling; prewar bungalows and brick cottages; most typically there are three bedrooms, a living room, dining room, and kitchen; and often there is no more than one bath and a one-car garage; but it is thereby deemed fully "decent" for occupancy by a four-person family (father, mother, and two school-age children); it is ideally located in suburbia.

Who lives there? Families at the "intermediate living standard" -- middle-income white-collar workers, "better-paid blue-collar workers," and many two-income households.

Associated market values: $20,000 to $27,000 for single-family homes in Boston (June 1971), or $16,500 to $23,400 in Kansas City (December 1972); apartments of comparable status tend to rent for $182.50 gross per month up to $237.50 in Boston (June 1971) and $177.50 to $227.50 in Kansas City (December 1972).[9]

Estimated distribution in metropolitan areas: 24 percent or 25 percent, as a national average.

5. The Standard-Marginal Level

This is housing that is not "Substandard" in condition, but due to limitations in its size and/or its amenities, is seen to be at the lower margin of comfort and decency; it is within the range of all-American standard housing but below average in desirability for family occupancy.

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[9] There is very little rental housing at this status level intended for regular family occupancy; from here on up, most rental units are more appropriate in size, location, and amenity for couples without children (or if there are children, then only one or very young children), or for female-headed households, single individuals, and sharing friends.

Prototype: Five-room houses in average condition, dating in construction from the 1920s through the immediate post-War II era -- or houses larger but older than this in " not so good a location." Housing at this reputational level in older, more easterly cities is found more often than not in multi-unit structures occupied by renters (with the landlord possibly occupying one of the other units and thus being concerned with the maintenance of the whole); but in the Midwest and West it more commonly takes the form of single-family, owner-occupied housing that falls short of fully standard comfort because it is on the old or small side.

Who lives there? Families with "just enough to get along -- and not much to spare"; in other words, families existing at the "lower standard of living" (as this is measured by the Bureau of Labor Statistics).

Associated market values: "Under $20,000" for single-family houses in Boston (June 1971), and $ 10,000 to $16,400 in Kansas City (December 1972); monthly rentals are from $137.50 to $180 a month gross in Boston (June 1971) or $125 to $175 in Kansas City (December 1972).

Estimated distribution in metropolitan areas: 27 percent or 28 percent, as a national average.

6. The Substandard Level

This is housing that is below generally accepted standards of decency in size, condition, or appearance, but is definitely above the "Slum" level in reputation.

Stigmata and prototypes: Older housing with endemic deficiencies in equipment and overall condition: "below inspection standards, but not true slum"; still livable or rehabilitatable, not ready for abandonment; four rooms or less in most instances -- "not a proper number of rooms for a family with two children"; it may be public housing projects for low-income people, which no matter how new or decent in condition are by lay definition a "substandard way to have to live."

Who lives there? Families above the "poverty line" -- but with not enough income to "get along" in a manner defined by most Kansas Citians or Bostonians as required for mainstream acceptance; and in the special case of public housing occupants, "people who are on some form of government welfare."

Associated market value: For rental units, \$87.50 to \$135 gross (June 1971) in Boston if they are private, less if they are public housing; \$72.50 to \$122.50 gross in Kansas City. Owner-occupied, single-family homes of this status in Boston are virtually unheard of, but Kansas Citians know they exist and assume "they're worth something less than \$10,000."

Estimated distribution in metropolitan areas: 23 percent or 24 percent, as a national average.

7. The Slum Level

In public image, this is housing that has already been abandoned -- or, if not, it is so awful that it should be!

Stigmata: "Broken and boarded windows," "rats scurrying around," "trash and garbage everywhere," "ragged children running loose in the streets," "unemployed men standing idle in doorways or sidewalks," apathetic tenants not caring about the property and landlords eagerly exploiting them.

Who lives there? People with incomes "below the poverty line" and/or "people who don't know better."

Associated market value: In Boston, rentals below $85 a month gross (June 1971), except in special cases where an easily exploited tenantry may be paying $150 or more; in Kansas City, monthly rentals are below $72.50 (December 1972).

Estimated distribution in metropolitan areas: 5 or 6 percent, as a national average.